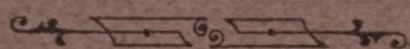






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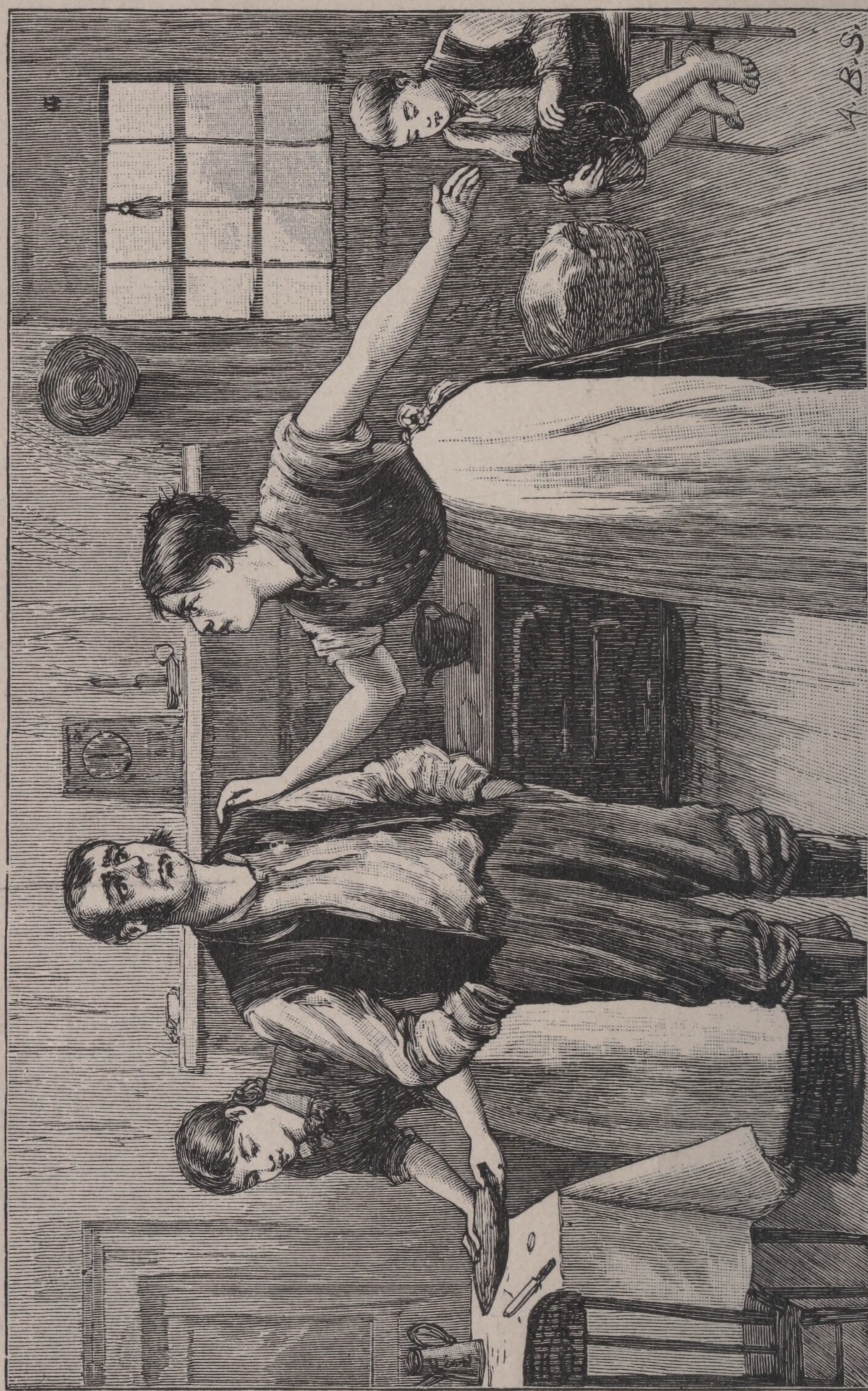
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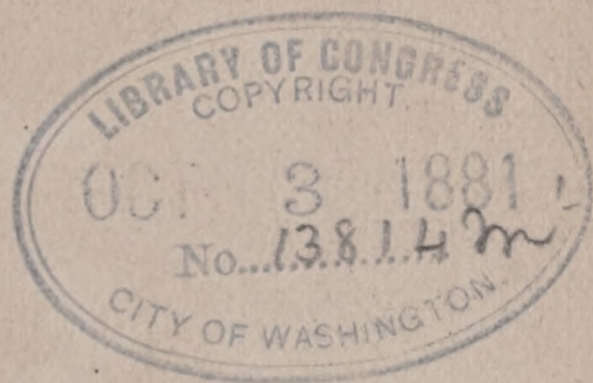


HOW IS YOUR MAN?

OR

The Sharks of Sharkville

REALITIES OF THE GRAVEYARD INSURANCE
SYSTEM



BOSTON
LEE AND SHEPARD, PUBLISHERS
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1882

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HOW IS YOUR MAN?

THE graveyard insurance business is the curse of Pennsylvania.

It undermines the morals of the people, and robs the poor of their hard earnings, while it fills their minds with wild delusions of sudden wealth.

It makes age, which should be honorable, the subject of gambling.

It inspires the most inhuman of thoughts in the breast of son and daughter toward the aged parent.

It gives the cunning speculator the power to insure the life of any old person, and then kill his victim without detection.

It revives on a general scale the practices of Palmer, the English arsenic insurance poisoner, and applauds the infamy of the Udderzook Case.

Men have already been killed for the insurance on their lives, and murders are now committed daily in Pennsylvania for the same motive.

Others are in constant peril. I know many who do not

own the price of a meal, but whose lives are insured by speculators for as high as four hundred thousand dollars.

Doctors carry policies on the lives of their patients. Are such patients safe? "Subjects" drink whiskey at the bars of men who have policies on their lives? Are such "subjects" safe?

Dissolute sons hold policies on the lives of old and helpless mothers. Are such mothers safe?

Husbands have held large policies on the lives of invalid wives who died suddenly. Did such wives die a natural death?

The graveyard insurance business is the traffic of ghouls, and its harvest is DEATH.

The incidents grouped in the following sketch are founded on fact.

The author conversed with a man six weeks after the man's "mock funeral" took place, and can give the man's name with the permission of the latter at any time. He "died" to draw ten thousand dollars, and failed to obtain one.

The business is still rushing in Sharkville, and will collapse one of these days with a crime as great as that which made the name of Palmer, the English arsenic insurance poisoner, infamous.

The harvest of the graveyard insurance business is DEATH.

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HOW IS YOUR MAN?

OR

THE SHARKS OF SHARKVILLE.

CHAPTER I.

GOLDEN VISIONS OF THE GRAVE.

THE citizens of Sharkville are swelling with expectations. The rising generation anticipates wealth untold when the "old settlers" die; and the aged have learned to look upon death with serenity, as a luxury that will bring them big wakes and imposing funerals.

This peculiar condition of things is due to the introduction of a new industry known as "Graveyard Insurance," on the mutual assessment plan. The object is not the insurance of graveyards, but of those who are about to be laid for their last long sleep in the quiet "City of the Dead."

Upon the payment of a small fee, those of a speculative turn of mind may acquire an interest in the death of the aged and the infirm, and make

the occasion of carrying their gray hairs in sorrow to the grave one of melancholy money-making.

Prior to the introduction of graveyard speculation in Sharkville, it was a peaceful, plodding village, like many another of its kind in the Pennsylvania coal-regions. The men worked in the mines, were comparatively content with their scanty earnings, and devoted their spare hours to the work of tilling the bits of garden adjoining their humble huts, except, of course, on the occasion of a raffle or a wake, when Sharkville rang with mirth.

Despite these harmless enjoyments, it was rare indeed that the night's revel brought the morn's reflection in the shape of a headache to the hardy sons of toil, who were invariably at their work — when there was any to be done — before daybreak.

Indeed, it was the boast of Mrs. Foggarty, whenever she met her neighbors at sundown, on any of those front-stoop sociables which formed such a feature of life in Sharkville, that, no matter how late her Paddy was out of a night, the morning never caught him asleep.

But this Arcadian state of affairs is all changed now. The march of civilization has carried the spirit of speculation into Sharkville, and the wild weeds run riot in the gardens while the minds of her citizens are filled with strange hallucinations

of sudden wealth. No alchemist of old was ever more intent upon the transmutation of base metal into shining worth than the people of Sharkville are in their eagerness to transform the bodies of their aged relatives into plethoric bank accounts.

The Hon. Phineas Fuddle, agent for the Golden Angel Mutual Assessment Company, was the first to introduce the business. He showed the people of the quiet hamlet, how by insuring their dying relatives in the company which he represented, and which was approved by the great seal of Pennsylvania, they might become independently rich, own grand houses, fine dresses, and fare sumptuously. Mr. Fuddle was an ex-member of the Pennsylvania Legislature. He had more logic than learning; and his arguments usually carried weight with them, for he "tipped the scale" at two hundred and fifty pounds. In some communities he would be considered vulgar; but most of the Sharkville people regarded him as a "fine lump of a man."

He was easy of manner and suave of speech, and fortified for life's battle with an inexhaustible stock of self-reliance, sometimes denominated "cheek." With this he was able to withstand many of the shocks which pushing men sometimes are compelled to encounter, and his conscience was never a burden to him.

He had some difficulty at first in presenting the

advantages of the Golden Angel Mutual Assessment Company to the people of Sharkville; but when he showed them, that, upon availing themselves of its benefits, the men would never need to work in the mines again, and the women could dress "in silks and satins," he made sad inroads upon their scruples.

By taking out a few policies on the lives of those who had "one foot in the grave," the men of Sharkville would soon realize sufficient to make them independent of the perils of mining. There would be no need to run the risk of being blown to death in an underground vault for a dollar and a half a day, either by the deadly fire-damp or the "premature" blast; the tyranny of the petty boss, that grim autocrat of the mine and breaker, would cease; and the children, instead of passing away their young days in the dust and din of the screen-room for a few paltry cents a day, and then swelling the ranks of the hoodlums, could be sent to school, where they would be educated as "college-bred gentlemen." As to Sharkville itself, it would become a second Chicago.

This was Mr. Fuddle's stock maxim: "A man who can make a cool thousand by investing a ten-dollar bill is a fool if he don't invest."

The convincing ways of the agent, and the glowing prospects of sudden and easily-acquired wealth which he pictured, prevailed with the

people of Sharkville, who soon learned to regard him as a public benefactor.

When Mr. Fuddle first broached the subject of graveyard insurance to Paddy Foggarty, he was met with the miner's honest scorn.

"Get out, you murtherin' vagabone!" said Paddy fiercely, when the workings of the Golden Angel Graveyard Company were revealed to him so far as the requirements of business would allow. "Is it a parasite you want to make o' me, by killing my father? To the Divil wid your Golden Angel! but it's you that's afther puttin' the awful thing into my mind, God between us an' harm."

The agent smiled blandly at Paddy's fiery gust of temper, and said, "You would not call me these hard names if you understood the business, and more especially if you get a thousand dollars when your father dies. Remember, Paddy, a man who can make a cool thousand by investing a ten-dollar bill is a fool if he don't invest when he knows he has a sure thing of it."

"Is id me get a thousand out o' the death of my father? Oh, no, Misther Fuddle! the Foggartys wor always poor, but they wor honest: I can tell you that!"

"But this is legitimate, Paddy. You don't expect your father to live always; and it would be a good thing, I can assure you, if you got a thousand dollars when he died."

"Of coorse, of coorse!" said Paddy. "But, if I put that much money on his life, maybe it's how the Divil would tempt me some time to wish for his death. Do you see that laughing rascal, roguish little Mike? What would I think if I knew, that, when I grew old and good for nothing, that child o' mine would put a policy on my life, and wish me dead? It's awful, Misther Fuddle; and faith I think it's the Divil's work you are at."

"You will think different, Paddy," said Fuddle, "when your father dies, and you won't have enough to give him a funeral better than a pauper would have. With a thousand-dollar policy in your fist, you could give him a burial that would make the neighbors stare, and the old man would feel proud in his coffin of such a son."

"I don't like the looks of id," said Paddy.

"Well, if you are so particular without any cause," continued the agent, "I have a plan that will meet your views. Fritz Donner, down street, has a very old mother. She can't live over a month or two at the most. He objects to insuring her, but wouldn't mind having a policy on some stranger that is not likely to live any longer. I think an exchange with you for a policy on your father's life would be a fair bargain."

Paddy was staggered at the proposition. It was something novel in the way of insurance. Although the idea of having his father's life in-

sured was rather revolting, it was not so bad to have a paying policy on Granny Donner, with the prospect of realizing a thousand dollars in a few weeks.

"That isn't so bad," he said, after a minute's pause to grasp the full meaning of the proposition, "and I'll think about it."

"Very well," said the agent: "I'll be around to-morrow, and then maybe I'd find you in a more sensible frame of mind." And the Hon. Phineas Fuddle, after giving Paddy Foggarty a clasp of his clammy hand, strode away in search of other subjects for insurance in the Golden Angel Graveyard Assessment Company. His last words set Paddy Foggarty thinking. A thousand dollars would be a good deal for a poor man; and it could not be so sinful, after all, to have a policy on the life of an old woman of no account, like Granny Donner. Mrs. Foggarty met her husband at the door, and was much excited.

"Ah, thin, Paddy!" said she, "did you learn the aisy way they have of makin' money now? It's the finest thing in the world. Everybody will be rich in a year."

"What is it? I don't know," said Paddy.

"Shure, it's the talk o' Sharkville. It's a new insurance invinted by Misther Fuddle, an' they tell me the Dutch are gettin' rich at it. Whin a man is enthered and his ould relations die, he gets

a power o' money altogether. I was talkin' to Mrs. Schwartz to-day, and she tells me her man put five thousand dollars on his father this mornin'. Faith it will be the lucky day for him whin the ould man dies, and they get the money all in a heap!"

"Isn't it a sin for you to talk that way?" said Paddy Foggarty.

"What sin would it be?" was the reply. "We must die sometime, an' its good for ould people that they can be that much benefit to their poor relations; and, besides, look at the fine wake a person can give! Mrs. Schwartz told me she manes to get a new silk dress whin the ould man dies, and her husband will open a saloon. The Dutch always did have luck."

"Such luck as that is a curse, Mary."

"I don't see why other people can't make a little money," said Mrs. Foggarty significantly.

The conversation was cut short by the appearance of Paddy Foggarty's father on the scene. He was stooped under the weight of seventy years, and his hair was as white as snow. Mrs. Foggarty thought he could not live long, and that a policy on his life would realize handsomely. The old man sank coughing in a chair, and, after recovering his breath, called for a drink of water in a feeble voice. Paddy Foggarty's daughter Kate, a rosy-cheeked lass of eighteen, who darted from an inside room

like a gleam of sunshine, placed a cup of sparkling water to his lips; and in a tremulous voice he said, "Ah, Kate! your poor old grandfather is not long for this world; but he will leave you his blessing when he goes."

Old Daniel Foggarty then called for his son to assist him to bed, and seemed more helpless than he had ever been before.

"Poor man, he won't live long," said Paddy Foggarty on returning to the kitchen where his wife was sitting.

"Throth I think he is dying," she said. "Run for the agent, and have his life insured. We haven't a penny in the house to bury him."

Paddy Foggarty made no reply, but gave his wife a withering look, then, picking up his hat and stick, he hurried through the door.

Mrs. Foggarty was delighted to see her husband so keenly alive to his own interests, and she began to build castles in the air on the foundations of the fortune which the death of her father-in-law would bring. There would be a domestic revolution, — Kate would take music-lessons, and become a lady; Mike would go to college; and Paddy would quit working in the mines, open a saloon, and "lead the life of a gentleman."

She was dozing in the midst of these pleasant reflections when the door was opened, and, to her disgust and astonishment, there stood Paddy, not

with an insurance-agent, but a clergyman to administer the last rites of his church to the dying man.

“I brought the agent, Mary, but not the kind of an agent you wanted,” said Paddy Foggarty, when the clergyman was gone, and the children had retired for the night. “I’d rather insure my father in the world to come than in this.”

“You could insure him in both,” said Mrs. Foggarty wickedly, as she realized that her air-castles had crumbled into ruins.

CHAPTER II.

THE GRAVEYARD INDUSTRY.

THE golden visions of the immortal Colonel Sellers, whose picturesque idea of making millions by the simple act of introducing his innocuous eye-water among the sore-eyed Celestials has become famous, are tame as compared with the ingenious schemes of the graveyard insurance men.

A project which proposes to scatter "blessings" throughout the land by enriching the bereaved relatives of old persons who have gone over "to the silent majority" could not be anything else but popular.

It is true that some sensitive persons would as lief carry a viper in their breast-pocket as have an insurance policy there promising to pay them a fabulous amount on the death of somebody.

Such individuals, of course, are judged as arrogating superior virtues to themselves.

Utilitarianism is not prepared to concede the claims of unselfishness; yet some unselfish individuals prefer going about poor, rather than

realize on what they consider "a sinful speculation."

Of course, as judged by the standard of life in Sharkville, they are mere fools, blinded to their own interests by false and sentimental notions. It is absurd, according to the logic of Sharkville, to think that any sensible person would shrink from speculating in the life of an old man or an old woman already leaning on the arm of Eternity's grim messenger.

It is considered simply foolish to claim that the highest teachings, human and divine, inculcate reverence for old age.

It is an absurdity to hold that the injunction "Honor thy father and thy mother" is the sweetest sent along the ages unto the generations of men from the summit of Sinai.

Most of the graveyard insurance-agents and policy-holders claimed to be good, pious men. They said, "We don't desire the death of our dear old relatives. We wish them long life, and hope that we will have to pay large assessments for many years to come before we realize on our policies."

The consistency of this position is, of course, apparent; yet the "Sharks," as these good people were sometimes called, never insured the young and the vigorous, in whose veins the current of life runs swift and strong.

Occasionally one met an indignant disinterested

individual, who thought it sad that "humanity," in the language of Shakspeare, "must perforce prey on itself like monsters of the deep," and who did not entertain a very high opinion of the York-county insurance-agent, who is credited with the authorship of the great project.

Public opinion was, of course, divided on the subject; and a good many persons did not think very highly of the system from which the Golden Angel Graveyard Company and hundreds of kindred organizations sprang.

Such persons imagined that it was worse than opening the fabled box of Pandora, and setting a brood of ills at large. It was even hinted that it encouraged murder; but of this we shall let the record of the business in Sharkville speak anon.

The farmers of the German counties of Pennsylvania appreciated the enterprise so highly, that most of them mortgaged their farms to buy policies, and pay their assessments.

A syndicate of policy-holders killed a man named Raber, who persisted in living after he had been thoroughly insured; but this merely served to show how earnest they were in promoting the success of the enterprise. Indeed, so earnest were they, that they were hanged for putting their principles into practice.

Their taking-off served to advertise the graveyard insurance business. New companies were

formed. Agents enlisted in their service by battalions and brigades ; and they carried the black banners of the graveyard insurance business to the uttermost ends of the State.

Men of scant earnings were so impressed with the excellence of its practices, that they poured their wages into its treasury, which has been described as the crater-crucible of fraud.

The law sanctioned the "good work ;" and the highest officers in the State became interested in the business, just to set the people an example.

One of the state departments was devoted exclusively to the granting of charters for newly-formed companies, and won for itself the proud appellation of the "Graveyard Insurance Mill."

The Pennsylvania Legislature was so convinced that it would prove a blessing to the people, that a great many members of that body secured policies on the lives of aged constituents ; and, when some inconoclast introduced a bill to strike down the "industry," he was promptly denounced for his sinister efforts to destroy the "poor man's insurance."

Of course the bill failed ; and, since the adjournment of the Legislature, most of the members are serving the public, either as officers or agents of flourishing companies.

The Hon. Phineas Fuddle, now general agent of the Golden Angel Graveyard Company, was a

member of the Legislature. His industry has not flagged since adjournment. He still serves the "dear people."

A few of the advantages of the graveyard insurance business have been referred to, but not all; for it has as many sides as there are pictures in a kaleidoscope.

Age, and the proximate prospect of death, are the prime qualifications of subjects.

The older and the more feeble the person insured, the larger the amount of the policy that can be obtained on his life. This is what Mr. Fuddle calls "making old age valuable."

Such routine matters as medical examinations are dispensed with. They are supposed to take place, but that is all.

They were indulged in at first; but it was found that they involved some trouble on the part of young persons, and so they were abandoned.

It was quite common then for a stout, healthy fellow to get under the bed on which his father lay dying, and to give the doctor his pulse from under the blanket in place of the old man's. Of course such a pulse was insurable, and the doctor said so.

These formalities were observed because of a popular delusion that doctors were "particular;" but this false notion wore away in time, when it was ascertained that a class of alleged physicians not only certified to examinations which they did

not make, but also carried policies on the lives of such patients as were expected to realize soon.

The graveyard insurance doctor now fills certificates of application for a dollar apiece, and makes money. In special cases, requiring a neat piece of "surgery" in the way of grafting a dying man's name upon an application which he never saw, a skilful doctor can realize as much as a hundred dollars. Sometimes a five-hundred-dollar fee is secured for a more delicate operation; and yet some doctors denounce the business.

The admission premium for membership is ten dollars, of which the agent gets six. The agent is therefore an active man, and writes many policies.

The simplicity of the project permits companies to do business without capital. Thus it places the poor man on a level with the bloated bondholder.

The only work of the company is to secure policies, and, when they mature, collect the assessments for the holders. If a man holds a policy, say for five thousand dollars on Jim Jams, for instance, and Mr. Jams should die, it would be a mistake to think the holder would receive five thousand dollars.

We will suppose that Mr. Jams belonged to Division 5, Class B, of the Golden Angel Graveyard Company, in which there are only two hundred members. If the assessment on each of these is two dollars, it will realize four hundred dollars.

Of this the company receives about two hundred dollars for collection and incidental expenses, and sometimes the holder of the Jim Jam policy gets the balance.

Thus it is seen that companies are not oppressed, and never driven into bankruptcy.

When the Golden Angel was first started, it had a narrow escape from "going under."

The very first subject that was insured died the same day. The policy called for a thousand dollars; but the solitary corpse was the only member in the class, in fact in the company, and there was no one to assess. In order to make a reputation for "square-dealing," the board of managers decided to pay the policy-holder fifty dollars. The officers were assessed to make up this sum, and it nearly accomplished their financial ruin. But they have learned to do business on safer principles since then; and now the company is regarded as one of the soundest concerns of the two hundred that are writing policies in Sharkville and vicinity.

These things were not generally known when the Hon. Phineas Fuddle, general agent for the Golden Angel Graveyard Company, first startled Paddy Foggarty with the proposition to insure his father's life; but the public is an apt pupil when the pocket is concerned.

CHAPTER III.

THE POLICY SHARK.

PADDY FOGGARTY's father passed a quiet night, and declared in the morning that he was much better. This was good news for his son, who experienced that sense of relief which makes the spirits buoyant after one has wrestled with and conquered a great temptation. He secretly rejoiced that he did not succumb to the blandishments of the Hon. Phineas Fuddle, general agent of the Golden Angel Graveyard Insurance Company, and felt more than ever impressed with the idea that it was a sordid business.

It was the idle half of the week at the mines, where the men worked only every alternate three days; and Mr. Foggarty was enjoying his *otium cum dig* at the door of his shanty, smoking a veteran pipe, whose strong incense formed a cloud about his head, when he was accosted by a familiar voice, —

“Is that you, Paddy?”

“Faith it is! And how are you, squire?”

“Never better,” was the laconic reply of Squire

Sharkey, who added, "will you take a drop this mornin', Misther Foggarty?"

"I don't know whether it's my regular time for a snifther," said Paddy, looking at the sun. But, however, I don't mind if I do;" and he accompanied Squire Sharkey a short distance down the street to the "hotel" of Fritz Donner.

It being early in the day, the room in which those of the villagers who were socially inclined spent their convivial evenings was unoccupied; and the two men sat at a table in the most remote corner, which was selected by the squire. After taking a hearty "horn" of whiskey, the squire's voice assumed a confidential tone, and he said, —

"Paddy, I can put you in the way of making money, so that you needn't, afther a while, work a day's turn in the mines all the days of your life."

Paddy Foggarty looked somewhat amazed. "You need not wondher at me that way," said the squire. "I'm in dead earnest, and all the more so because I'm a friend of yours. It can be done aisy."

"Then what might it be, squire?" said Paddy at last, ordering another drink. When the beverage was brought on by Fritz Donner in person, and Paddy proceeded to pay for it, he was stopped by Squire Sharkey, who, with a great show of earnestness, exclaimed, "Howld on there! The divil a dhrop you'll pay for to-day!"

There was a good-natured quarrel as to who should settle the bill; but the squire came out victorious under a threat made against Fritz Donner, that, if he took Paddy Foggarty's money, he would never darken his door again.

This matter having been disposed of, the squire returned to the subject, saying, "You asked me a minute ago what way I could do you this favor I was speaking of. Well, it's simple enough, and, what's betther yet, it's *shure*. I guess you've heard of the new mutual insurance."

Paddy started from his seat as if struck with sudden panic, and said, "I have, squire, an' I don't want to hear any more about it. Misther Fuddle was afther me yestherday to insure me father's life, an' I towld him point-blank I'd do no such thing; an' I won't, squire, I won't! If that's your plan of makin' money, I'll have nothing to do wid id."

"Fuddle is a fool!" said the squire with emphasis, "an' his Golden Angel Company is a humbug. The blatherskite! I'd be sorry to see a friend of mine in his swindling concern, where they never pay a penny when a person dies."

"An' ain't they all the same?" said Paddy in a quieter tone.

"All the same!" echoed the squire. "Wisha I'm sorry for your simpleness. Not at all. Those that are doin' a dacent business don't employ such

blustherin' *bodaghs* as Fuddle for their general agent. Now, I'm not behowldin' to one company; but I can insure your relatives in your choice out of twenty."

As he spoke he pulled from his pocket a bunch of circulars of which the following is a sample:—

SOLOMON SHARKEY, ESQ.,

JUSTICE OF THE PEACE, SHARKVILLE, PENN.,

General agent for the following reliable insurance companies, all as good as gold:—

The Safe and Sure Mutual Aid Company, Friendsville,
 The Acme Mutual Aid Association, Lebanon,
 Amen Mutual Aid Association, Selinsgrove,
 Anthracite Mutual Aid Association, Scranton,
 Bethesda Union Aid Association, Harrisburg,
 Diamond Mutual Relief Association, Danville,
 Eureka Mutual Relief Company, Ickesburg,
 Golden Rule Mutual Mourners, Reading,
 Good Hope Mutual Relief, Bloomsburg,
 The Guardian Angel Society, Pine Grove,
 Mount Carmel Relief Association, Shroudville,
 State Capital Sinners' Relief, Harrisburg,
 Gentle Death Relief Association, Shanty Hill,

And many others equally solvent, with millions of capital.

Insure your life, and make your friends happy when you die.

Prepare to pay the last tribute of respect to your aged relatives by getting their life insured. Terms easy. Returns certain in every case.

Office-hours, from 2 to 12 P.M., or any other time convenient for customers.

Come one, come all!
And give me a call.

SOLOMON SHARKEY, Esq.

“Put that in your pocket,” said the squire, “and look over it again when you have time. You see, I’m not tied down to one company that is likely to bust just as soon as it gets a few hundred dollars. What do you think of that?” And as the squire spoke, he unfolded a circular devoted specially to advertising the Sinners’ Relief Mutual Aid Association, which referred by special permission to the Governor of the State, and many prominent officers, for a guaranty of its solvency.

“Now, if you want a solid thing,” said the squire confidentially, “there you have it. That’s the company in which I recommend all my own friends to insure.”

“And arn’t they all as good?” queried Paddy in wonder.

“Not at all. Some is, and some is not; but, for my part, the Sinners’ Relief is the one I put my money in. I’m now carrying twenty thousand dollars of insurance on ould people all over the town.”

“Tare alive!” said Paddy. “Can you have insurance on those that are not your relations?”

“Of coorse! on anybody. Those that’s goin’ to die soon is the best. They go through the form

of getting out the policy, and then for a dollar or a five-dollar bill, as the case may be, I can buy it. Fritz Donner out there has ten thousand dollars on different people with me. If you don't believe me, I'll call him in, and you can hear for yourself. Wall Street is a fool to this for makin' money ;" and as he spoke he hammered the table with the bottom of his glass, and Fritz Donner appeared.

"Vill you have the same, gintlemin?" said Fritz, with an eye to business.

"Hould on there a minute, Fritz!" said the squire. "We are talkin' business a bit. *How is your man to-day?*"

"Oh, I guess he liff ten year yet!" said Fritz, smiling. "I see him on the sthreet this morning, und he look as sthrong as I do."

"Well, maybe your other cases are not so bad," said the squire. "The docther tells me that ould John Sweitzer has only a bit of a lung left, an' it will be a merricle if he lives a month."

"Not so loud, squire. He's outside, having a peer," said Fritz cautiously.

"Step out, Paddy, and take a squint at him, just to see how you'd like a policy on his life," said the squire.

The grim humor of the thing captured Paddy Foggarty's sense of the ridiculous, in his "mellow" condition ; and so he peeped cautiously through a chink in the door at a tottering figure leaning against the bar.

"Bedad, he looks as if he wasn't long for this world, at any rate," said Paddy laughingly, as he resumed his seat. "I think he has the gallopin' consumption."

"A first-rate subject," added the squire. "How would you like a thousand on him in the Sinners' Relief?"

"Do you think he will sign for a policy?"

"Ah! we don't bother with a thing like that any more. He signed one application, and we gave him twenty dollars for it. That will do us for all the policies we want to take out on him."

"It's a great business entirely," said Paddy; "and I don't mind, squire, if I take a thousand on him, although I don't wish poor old Sweitzer any harm."

"Shure, none of us does, said the squire, opening a bundle of papers, from which he produced an application for a policy on the life of Sweitzer in the Sinners' Relief Mutual Aid Association. It was supposed to be signed by the subject; and attached to it was the statement of Dr. Dumbach, certifying to Sweitzer's excellent health and prospects of longevity.

"That bates Banagher," said Paddy, when the matter was laid before him.

"Come right over to my office now," said the squire, "and I will fill out the policy for you. By the way, have you ten dollars in your pocket? That's the price of it."

"Well, no ; but I can borry it from Donner," said Paddy, who by this time was fully as much impressed by the effects of Mr. Donner's whiskey as he was by the squire's logic.

The money was easily borrowed ; and Squire Sharkey, accompanied by Foggarty, proceeded to the office of the former, where the policy was prepared and duly delivered, for the sum of ten dollars.

When Paddy Foggarty reached home an hour later, he was considerably under the influence of drink ; and his appearance aroused the anger of his wife.

"Paddy," she said, "you've been dhrinkin again ; and it's little you can afford it."

"Howld your whist, Mary !" he replied. "I have a graveyard policy in my pocket for a thousand dollars ; and the divil a day's work I'll do in the mines any more."

CHAPTER IV.

OBTAINING A DYING MAN'S SIGNATURE.

THE morning after his meeting with Solomon Sharkey, Paddy Foggarty took a long look at his policy on the life of Hans Sweitzer.

It was rather an odd sensation to be interested to the extent of a thousand dollars on the life of a worthless stranger.

"It's a queer business ; isn't it, Mary ?" he said to his wife. "I wondher if it's a sin for me to have this much money on ould Sweitzer."

"Why would it be a sin for you ?" said his wife. "Shure you don't wish the man's death."

"I don't with my lips," said Paddy Foggarty ; "but, do what I will, my heart keeps wishing that I may get that thousand dollars soon."

"You are too particular," was the heedless remark of Mrs. Foggarty. "I hear that some people have thousands on their friends and their relatives, and it doesn't cause them a minute's worry."

"Well, whatever I think of having insurance on ould Sweitzer, I would not let anybody get my father insured at any rate."

Just then Dr. Dumbach, who had been attending Daniel Foggarty, called to see his patient.

"He is aisier this mornin', docther," said Paddy. "You'll find him in the room within."

Daniel Foggarty was seated in a rickety arm-chair, still wan and feeble, yet more hopeful than the doctor had seen him in some time.

"You are looking remarkably well, Mr. Foggarty," said Dr. Dumbach, with a great show of interest in his patient, "and I think you'll be able to run a race with the best of them in a few days."

"Thank you, docther! Ah! I don't know what I'd do but for you. Faith, I think it's in my grave I'd be, only for your thratement."

"I am proud to hear you say that," said Dr. Dumbach. "It isn't often that we get encouragement, even from people that we lose sleep to serve. The medical profession demands the most self-sacrificing men that can be found, as I remarked to-day in my sketch for the 'Medical Journal.' I have written a short history of your remarkable case, Mr. Foggarty, for the benefit of suffering humanity, and would like your signature to show the publishers that it is all right."

"I never had my name in the papers, docther, during my life, and I'd rather not now, if it's all the same to you."

"Your name will not appear; and the object of your signature is to vouch for my good standing

in Sharkville, also to show the owners of the paper that what I say is correct."

"An' shure they know yourself betther than me; but, if I can do you any good, I will do it and welcome, docther."

The doctor was already standing by the side of the patient with pen and paper ready, and he guided the trembling hand of Daniel Foggarty, while the latter, under the impression that he was giving his attending physician a certificate of character, signed his name to what was in reality an application for a five-thousand-dollar policy on his life in the Sinners' Relief Mutual Aid Association.

Such transactions were quite common. Doctors resorted to many a ruse for the purpose of obtaining the signature of a shaky patient; and, having once obtained it, it was good for all the policies they might see fit to obtain.

When Dr. Dumbach reached his office, he found Solomon Sharkey awaiting him.

"Well, doctor," said the latter, "how did you make out?"

"I got the old man's signature," was the reply; "and here it is. Now, how many policies can you give me?"

Sharkey was in great glee. "On the strength of that I can write a policy in every one of my twenty companies. Fill the certificates of health, doctor, and I'll be back in half an hour."

Saying this, Solomon Sharkey hastened off to his office; but it took him longer than he expected to make out the policies. They were all in favor of Dr. Dumbach, in whose behalf a special reduction was made in the matter of the admission premium.

"You don't mane to carry all the policies yourself, dochter?" asked Mr. Sharkey.

"Not all. I can transfer ten or fifteen of them for a good figure. Old Foggarty is a specially good case, and can't live a month."

"I want one of them myself," said Sharkey.

"Where is your assignment?"

"Here it is: you see I'm always ready," said the agent with a leer, —

For one dollar to me in hand paid, and for other valuable considerations, the receipt of which is hereby acknowledged, I hereby assign, transfer, and set over all my right, title, and interest in this certificate No. 5, Division B, issued by the SINNERS' RELIEF MUTUAL AID ASSOCIATION of Harrisburg, Penn., to Mr. Solomon Sharkey of Sharkville, and for the consideration above expressed I do also for myself, my executors and administrators, guarantee the validity and sufficiency of the foregoing assignment to the above-named assignee, his executors, administrators, and assigns, and their title to the said certificate will forever warrant and defend."

Dated at Sharkville, this 10th day of June, 1881.

ADAM DUMBACH.

In presence of

JAMES DUMBACH.

JOHN JONES.

"Now," said the doctor, when this little matter was settled, "I will want you to negotiate a few of these policies for me at a good figure. It is one of the best risks we have."

Each policy bore the signature of the president and secretary of the company on which it was issued. Mr. Sharkey kept a large number already signed always on hand, and prided himself on the fact that he could issue a policy upon an old person's life quicker than any other agent in Sharkville.

"There isn't any danger, docther, of this ould fellow livin' too long, is there?" said Sharkey, as he scanned the policy on Foggarty's life, which he decided to keep for himself as a safe investment.

"Well, I don't think there is," the doctor replied significantly,

"An' why would there, docther, when the case is in our own hands?"

Just then a man came rushing through the door, minus hat or coat, and in a great state of agitation.

It was Paddy Foggarty.

"Docther, docther!" he exclaimed, "my father is dyin'! Come down quick!"

The doctor changed color. This was a surprise, and Sharkey was startled.

"An' what's the matther with your father, Paddy?" he asked with genuine concern.

"I cannot tell you," was the reply; "but he fell off his chair, and he is dyin'. Come down quick, docther, or he'll be gone!"

"I'll be there in a minute," the doctor replied; and Paddy Foggarty darted off again.

"Divil take the luck!" said Sharkey, when Paddy disappeared. "What in the world put it into the ould fellow's head to die so soon, at any rate? If you can save his life for a week or so, do, docther."

"I'll do my best; but the case has a bad look about it," said Dumbach.

"Do! But, even if you fail, don't be alarmed. It's a cold day when we get left," was the assuring reply of Solomon Sharkey.

CHAPTER V.

THE GRAVEYARD DOCTOR.

WHEN Dr. Dumbach reached the Foggarty domicile, he was somewhat surprised to find a lively controversy going on outside the door where the patient was supposed to be dying.

The parties to the quarrel were Paddy Foggarty and the Hon. Phineas Fuddle, general agent for the Golden Angel Graveyard Insurance Company.

"To the Divil wid your Golden Angel!" said Paddy. "It's a swindle, an' I'll have nothing to do with it."

"I did not expect this outburst of temper," said Mr. Fuddle. "You said you would exchange a policy on your father's life for one on Fritz Donner's mother, and that's why I am here."

"Oh! I learned something about your ould company," said Paddy, "and I'll have nothing to do with it."

"Who told you about my company?"

"Well, it's none of your business."

"It was Solomon Sharkey. Never mind. I will get even with Mr. Sharkey. Take care that

he has not a pocket full of policies on your father's life already."

"He hasn't any thing of the kind. Misther Sharkey is a dacent man. An' if I thought anybody would put a policy on my father's life without my lave, be the holy mortal I'd blow his brains out!"

Dr. Dumbach heard the last sentence, and did not relish it a bit; yet he kept a cool demeanor, and remarked, "Gentlemen, this is an unbecoming quarrel outside a dying man's door."

"You are right, docther," said Paddy Foggarty, "you are right, sir, an' sorry I'd be to disturb my father, but that I'm protecting his ould bones from this graveyard shark who wants to put a policy on his life at the hour of his death. Arrah, what are we comin' to, at all, docther, whin such things are not agin the law? Begob! I believe they'll dhrag the corpses out o' the grave yet to insure them."

The doctor did not wait to reply, but hastened to where the patient lay. He found Daniel Foggarty speechless; but there did not appear to be any immediate prospect of death. Dr. Dumbach thought he would live for some time to come. He might possibly recover speech, in which case he would tell about that signature, and cause some disagreeable inquiries to be made.

This rather disturbed the doctor's peace of mind, and suggested a variety of thoughts as he stood looking at the pallid, prostrate patient.

It would require but little effort to extinguish that flickering life, and realize a considerable amount of money, — little effort to silence Daniel Foggarty's tongue forever.

Dr. Dumbach was not a man of many scruples : but he had a proper regard for his personal safety ; and, if he resisted the temptation which suggested to him how easy it would be to put the old man out of the way, it was because the work of realizing on his policies was not quite certain, and an effort to collect the assessments thereon might arouse disagreeable suspicions.

So he prescribed for the paralyzed patient, and postponed the thought of lulling him to his eternal sleep.

When the doctor left the sick-room, he inquired for Paddy Foggarty ; but that worthy was absent, having consented to accompany the Hon. Phineas Fuddle down street to the saloon of Fritz Donner for the purpose of drowning his anger in a "horn" of whiskey.

The doctor left his instructions relative to the prescription with Mrs. Foggarty, who inquired in a confidential way, "Docther, do you think he will live long?"

"Well, I regret to distress you with bad news, Mrs. Foggarty," said the doctor ; "but, in my judgment, he cannot live more than a month, and he may go off any moment."

“Poor man, poor man!” said Mrs. Foggarty. “And isn’t Paddy the fool, that doesn’t take an insurance on his life! I think it would pay him betther than one on ould Hans Sweitzer.”

“I don’t understand much about the insurance business,” said Dr. Dumbach; “but I don’t think you could insure an old person like that who is dying.”

“Av coorse, we could!” said Mrs. Foggarty. “Didn’t I see it on the papers the other day, that an ould woman was insured two weeks afther her death for five thousand dollars?”

“That may be,” the doctor replied; “but, as for Hans Sweitzer, he is good for twenty years yet. There’s a hundred thousand on his life, and those who hold the policies will be fooled.”

“That’s just Paddy’s luck!” she said with acerbity. “He is always into some foolishness; and now his mind is so set on makin’ a fortune out of Hans Sweitzer’s death, that he won’t do a hand’s turn in the mines any more. So you don’t think there is any chance o’ gettin’ a policy on the ould man’s life, dochter?”

“I don’t believe there is, Mrs. Foggarty. From my knowledge of the insurance business, I should think a man must be young and vigorous, with a prospect of long life, in order to be insured.”

“Well, now, that’s quare, whin I hear that there is five thousand dollars on ould man Schwartz’s life.

“Well, I don’t understand the business fully,” said the doctor, who was anxious to escape further questioning upon the subject, and hurried off to make sure that all his policies would be in shape before the “vital spark” which animated Daniel Foggarty should quit its tenement of clay.

CHAPTER VI.

THE FEAST OF THE SHARKS.

It did not take the sleek, suave Phineas Fuddle long to mollify Paddy Foggarty's anger in Fritz Donner's back-room.

He treated Paddy liberally to whiskey and cigars, and Paddy insisted upon paying for "every other thrate;" for the Foggartys were always "men amongst men," and nobody, at home or abroad, could say that they were not able to hold their own at a wake or a wedding, a funeral or a merry-making.

"You know, Mr. Foggarty, that I had no intention of offending you this morning; you know that we agreed yesterday that you should exchange a thousand-dollar policy on your father's life for one on the life of Fritz Donner's mother, since your scruples would not permit you to carry one upon his life yourself."

"Well, maybe I spoke in anger," said Paddy; "and I'm sorry to give you offence, for I voted for you whin you were runnin' for the Legislature, although I was offered ten dollars to peddle tickets for the other fellow."

"I never doubted your friendship," said Fuddle. "Let us have another drink." By this time two other characters entered the darkened room, and Fuddle was delighted to see that it was Dr. Dumbach and Solomon Sharkey.

"What did I tell you?" said he in a whisper. "There's Dumbach and Sharkey together. I'll wager any amount that they have a policy on the life of your father."

"Be Cripes!" said Paddy with unconcealed anger, "if I thought what you tell me is thrue, I'd raise a lump on both o' them this minute."

"Keep cool," whispered Fuddle, "keep cool, and we'll find out in our own good time."

The doctor and Sharkey were somewhat embarrassed at seeing Paddy Foggarty in company with a rival agent, and would gladly have gone out again, but that they feared such a thing might excite suspicion.

"Gentlemen," said Fuddle, "we were just about ordering another drink. Will you join us?"

"Certainly," said the doctor. "Certainly," echoed Sharkey, adding, "it's very warm to-day."

Fritz Donner took their orders, and then the conversation turned upon the condition of Dr. Dumbach's patient.

"Do you think he'll get over it, docther?" Paddy asked.

"Of course we hope for the best," said the doctor cautiously.

"I was thinking of taking a policy out on his life in the Golden Angel Graveyard Company," said Paddy.

"Isn't he a little too old?" said the doctor.

"Certainly he is," added Sharkey.

"Oh, not a bit!" gentlemen," chimed in Fuddle; "and he has a good deal more life left yet than a case which Mr. Sharkey insured a few days ago — after the person was dead."

"What's that you say?" said Sharkey indignantly.

"I say," repeated Fuddle, "that Daniel Fogarty has a good deal more life left than the case you insured, and collected assessments upon, after the party was dead."

"That's a lie for you, sir!" said Sharkey vehemently, rising from his seat, and walking, glass in hand, to the table at which Fuddle was seated; "and, if you don't take it back, I'll ram it down your throat, you old tub o' guts!"

"It is not a lie," said Fuddle calmly; "and I can prove it by Dr. Dumbach's certificate of health."

Without saying another word, Sharkey struck out at the general agent of the Golden Angel Graveyard Insurance Company; but that individual warded off the blow, and, with a well-directed aim of his clinched fist, sent Sharkey flying to the opposite end of the room.

Sharkey was not much injured by the blow. He still held the heavy glass, from which the liquor had been dashed, in his hand; and in his desperation he aimed it with all his force at Fuddle's head.

The agent of the Golden Angel Company dodged the whizzing missile, which struck Paddy Foggarty, who sat at the opposite side of the table, full in the face, and he fell heavily upon the floor, the blood spurting from his wound in all directions.

"My God!" exclaimed Sharkey, "what have I done?" as he and Dumbach and Fuddle stooped to pick up the unconscious Foggarty.

"I think," said Fuddle coolly, "that you have committed murder."

"Hold, hold, gentlemen! Stop your wrangling," said Dumbach. "It is not so bad as that. But in Heaven's name keep quiet, and help me to take him where there is some fresh air, that I may fix his wound."

Paddy Foggarty recovered consciousness after there had been a lively effort on the part of Dr. Dumbach to bring him to; and he was carried to his home, where he lay for several days in a critical condition.

It was while in this state that the doctor told him his father's recovery was impossible, and also volunteered the information that some persons

desired to insure the old man's life, and, for the privilege of doing so, would also secure a policy in Paddy Foggarty's favor for two thousand dollars.

"I never liked the idea of having any thing on my father's life," said Paddy, adding, "What do you think I had betther do, docther?"

"Well, my judgment is decidedly in favor of your accepting the policy," said the doctor; "if not for your own good, for the sake of your wife and daughter. You know you are not able to help them now, and it will be a good while before you can go to work."

"I think you are right, docther; and maybe it's only a foolish thought of mine, afther all. Shure, the poor ould man must die some time, and I'm afearred I'll die meself."

"Then, if you consent," said the doctor, "I will bring you the policy this afternoon."

"Do as you plaze about it," said Paddy. "And you can make the policy out to my wife. She wants it worse than I do."

He little knew that nearly all the "leading citizens" of Sharkville had policies on his father's life at that very moment, and that already his own was the subject of speculation in some quarters where it was thought he could not recover.

According to promise, Dr. Dumbach placed a two-thousand-dollar policy in the hands of Mrs. Foggarty.

Then he felt secure for the part he had played in procuring the signature of the old man, and he knew no questions would be asked.

As the days went by, and the life of Daniel Foggarty seemed to hang by a slender thread, his case became the subject of conversation among the policy speculators of Sharkville, who paid Solomon Sharkey high prices for policies on his life.

After issuing policies upon him in all the companies already quoted, he procured the agency for several new concerns; and in each of them his first risk in the very highest class was on the life of Daniel Foggarty.

In this way the tottering patient was insured in no less than fifty of the three hundred companies doing business in Pennsylvania, and the amount on his life was two hundred and fifty thousand dollars.

Policies on Daniel Foggarty were peddled far and near, and upon the representations of shrewd agents realized handsomely.

Dr. Dumbach and Solomon Sharkey cleared a large sum by the transaction, and their only concern was that Foggarty was living just a little too long.

They feared he might outlast some of the companies that had policies on his life, and they were anxious to make his a sample case with which to

convince the people of Sharkville and vicinity that mutual assessment insurance was a boon for the poor man.

Some of the speculators descanted eloquently on the benefits of the "poor man's insurance;" and Dr. Dumbach hoped to clear at least a hundred thousand by the business, if it would only hold out another year.

It was the talk of the town and the vicinity. The popular salutation among the citizens of Sharkville, when they met on the streets and in the saloons was, "How is your man?"

They understood each other, smiled; and sometimes the answer was spoken, half in earnest, half in jest, "I'm sorry to say he is in good health, and may live a year yet."

Old persons in their dotage became the objects of absorbing interest; and many a frail and tottering mother, most of whose faculties were gone, and who sat, "sans eyes, sans teeth, sans taste," by the fireside of some favorite son, was, to use the common slang of the day, "plastered" with policies in some of the mutual assessment companies which flourished in Sharkville.

At last Paddy Foggarty was able to be out again; but he was only a shadow of his former self, and his old-time buoyancy of spirits had entirely deserted him.

The very first day he was able to go up town

for a walk, he experienced a severe shock. He was coming slowly down the street toward his home, when he met his pretty daughter Kate all in tears.

“Kathleen darling!” he said, “what’s the matter that you are crying so?”

“Oh, it’s awful, father!” she cried with clasped hands. “Poor old grandpa is dead!”

Paddy Foggarty turned pale, and would doubtless have fallen to the sidewalk, but that his daughter supported him.

“God have mercy on his soul!” he said, “and God have mercy on me!”

When the news of Daniel Foggarty’s death went forth, there was joy in Sharkville, and a general overhauling of policies on the part of those who had his life insured.

CHAPTER VII.

THE PROFESSIONAL SUBJECT.

NEVER before was such a wake and funeral seen in Sharkville as Daniel Foggarty received. It was, in fact, the most magnificent *post-mortem* demonstration ever witnessed in the three counties; and many of the neighbors declared that Paddy Foggarty ought to be proud of the great respect shown to his father by so many of the solid citizens of Sharkville.

The agents of the several graveyard insurance companies were present in full force, "crowding the mourners;" and policy-holders attended in the best "rigs" they could hire for the occasion. Under other circumstances this would be gratifying to Paddy Foggarty; but the consciousness that he consented in the eleventh hour to own a policy on the life of his father robbed the funereal grandeur of its glory, and made the display, to him at least, a hollow mockery. He realized in some way that the merchant, the doctor, the mechanic, the lawyer, and the speculator, who rode in the *cortége*, did so with the consciousness that the hearse con-

tained a "precious burden," on which they all hoped to realize handsome returns; and he felt that their looks and words of sympathy were the shallow tokens of hypocrisy.

These things had a depressing effect upon him; and as his mind wandered back to the time when his father, in the vigor of manhood, played with him in the fields, or dandled him affectionately upon his knee, he could not resist the flow of tears.

He felt as if he had betrayed his father into the hands of the graveyard sharks by giving Dr. Dumbach his consent to insure the life that was already the subject of so much speculation.

When his wife said, "It was a fine funeral, Paddy," as the little family sat still and sorrowful that night by the stricken hearth, he merely answered, "I don't know, Mary; and I don't want to talk about it."

From that forward, a marked change was visible in Paddy Foggarty's life.

He spent but little of his time at home. His days and evenings were devoted to drink, and he seemed determined upon drowning his strange sorrow in the fiery glass.

The policy upon his father's life, although ostensibly for two thousand dollars, realized only two hundred, and the wake and funeral cost most of this sum.

As time wore on, it was no uncommon thing to find Paddy Foggarty lying drunk in the street, — the object of pity for some, scorn for others, and contempt for all.

His wife, being of a stronger mind, endeavored in vain to reason him out of his recklessness ; but he gave her little heed, and the promises of the morning were usually forgotten before noon.

His daughter Kate was the object of universal sympathy. When all others shrank from the degraded, besotted being whom she called father, she, with a daughter's love and devotion, clung to him, and guided his footsteps home.

"Never mind, Kathleen," he said, one evening after she had escorted him home from Fritz Donner's saloon, "I sha'n't leave you without money, at any rate. I had my life insured for your benefit to-day."

"Never for me, father, never," said the girl. "I would die before touching a penny that would come in such a way. You are going to live long yourself ; and, if you would quit the drink, you might be happy, father."

She little knew that she had unconsciously wounded him with this little speech, and he burst into tears. "Ah, Kathleen, you are better than I was when I let them insure my poor father," he said. "But, if I don't insure my life for you, I'll make money some other way."

A grand idea suggested itself to Paddy Foggarty that night; and, when morning came, he startled his wife and daughter by saying he was unable to leave his bed.

The news spread quickly through Sharkville that Paddy Foggarty was dying; and no less than a dozen agents of the graveyard insurance companies visited him that afternoon. They all thought, that, owing to the life he had been leading, he could not last long, and there was a general scramble for his signature.

The Hon. Phineas Fuddle was the first that called. He said, "I'm sorry to see you in that condition, Paddy."

"Yes, I know you are, Misther Fuddle," said Paddy. "And the docther sez I cannot live a month. I have only a bit of a lung left."

"Too bad!" said Fuddle. "I think you ought to do something for your family before you leave this world. How would you like a policy in favor of your daughter?"

"She won't have it, Misther Fuddle, and she forbids me signing an application."

"I will issue a policy in her favor for five thousand dollars in any company on my list, — I now have twenty of them, — if you sign for one in my favor; and I will guarantee to keep the assessments paid."

"It's no use, Misther Fuddle. She would not hear of such a thing."

"Well, you need a little money for nourishment; and, if you sign, I will give you ten dollars."

"Make it twenty, and it's a bargain," said Paddy.

"Well, that's a high price; but as an old friend, I don't mind if I do."

The money was paid, Paddy signed the paper, and Fuddle left, feeling that he had done a good day's work, since, upon the strength of that signature, he could make out twenty policies, and sell them well. Paddy, on the other hand, chuckled with satisfaction as he turned in his bed, and thought to himself, "I have found a way at last of getting even with the graveyard sharks."

Other agents called, and some tried to negotiate with Mrs. Foggarty for the sick man's signature; but in every instance she sent them to Paddy, whose hollow cough and cadaverous look impressed them forcibly with his eligibility as a subject for insurance.

In one instance he made such an impression upon the agent of a new company, that he actually managed to get fifty dollars from him merely to sign an application for insurance upon his life.

"You certainly look very sick," said the agent. Paddy coughed a most sepulchral tone, then scrawled his sign-manual, after a great effort, and clasped his hand upon the crisp roll of bills before saying a word.

"What does the doctor say about your case?" said the agent.

"He doesn't think I'll recover in a month, anyway," said Paddy.

"Does he think you'll die?"

"Well, I didn't ask him that. Hand me that pipe over there on the shelf, if you plaze."

The agent was astounded at the change in the patient's tone of voice, and smiled as he gave Paddy the pipe.

"You seem a lively corpse."

"A good subject for insurance, ain't I. Do you think I'll pass the docther when you send him along to examine me?"

"Oh! we never bother about sending doctors to see our subjects," said the agent. "Our company is one of the oldest and best in the State. We don't bother our members, and we pay all our claims in full."

"Well, now, that's betther than most o' them. What might be the name of your company, young man?"

"I have about a dozen; but I am specially interested in a mutual assessment company known as the Seven Sharks. They make it a point to pay all claims, and have the largest business in the State."

"Well, that's what Sharkey said when he insured my father in the Sinners' Relief, an' we only got two hundred on two thousand."

“Oh, that’s a swindling concern!” said the agent. “But we do a square business and a big business. The more members there is to a company, the more certain you are to get your money.”

“I’ll take a policy for me wife in the Seven Sharks,” said Paddy.

“I thought of keeping that policy on you myself,” said the agent; “but, if you desire it, of course you have the first claim. It will cost you ten dollars.”

“You couldn’t throw that in for my signature?” suggested Paddy archly.

“Not quite. I think you will have the best of the bargain as it is, since your wife can sell her policy, if she wishes, for twenty or thirty dollars.”

And so Paddy negotiated for a policy upon his own life in the Seven Sharks’ Mutual Assessment Association.

CHAPTER VIII.

THE POISON IN THE GLASS.

THE progress of the graveyard insurance business in Sharkville was rapid, and its reputation for making poor men rich spread far and wide. The desire to profit by its peculiar advantages became quite general. Bankers, business-men, editors, were interested; and special inducements were offered to the clergy. It was feared the well-known aversion of ministers toward mammon would lead them to denounce the business from the pulpits, and great strategy was brought to bear by the pious speculators to convince them that the game was perfectly legitimate.

To the credit of the preachers of the gospel be it said, they were not deceived; and occasionally one of their number dealt the business a broadside, even at the risk of forfeiting a fat fee for officiating at the funeral of some well-insured subject.

Frequently the "Hard Hitter," a daily newspaper published in a neighboring town, condemned the traffic, which seemed to spread and prosper with abuse. When the "Hard Hitter spoke, it

aroused the anger of the agents, who were invariably described in its columns as "graveyard sharks;" and this usually provoked a surge of passion, during which the most fiery of the speculators vowed vengeance upon the editor, who was denounced unsparingly as a most mercenary individual who was endeavoring to destroy the "poor man's" system of insurance.

One of the editorials which made the agents specially indignant contained the following paragraph :—

"The system of graveyard insurance, which sowed insanity broadcast in the Counties of York, Lebanon, and Dauphin, has reached this section, and is raging in Sharkville. Its tendency is to rob old age of its reverence, harden the hearts of men and women against those whose infirmities have made them sacred, make the son wish for the death of the mother who bore him, and the daughter plot against her venerable father's life. Those who are sowing the wind will shortly reap the whirlwind. The unscrupulous, the unfortunate, and impecunious will soon tire of paying heavy assessments, most of which go to the support of agents and officers; and then comes the temptation, the terrible temptation, to commit murder. Those who are carrying the black banners of this bloody business through the State had better halt. Let those who are dallying with the temptation take heed in time, and shun the gilded sin as they would a leprosy. The time has come when the press and pulpit should speak plainly on this subject, and hold those who are engaged in the traffic up to the everlasting scorn of mankind."

There was great indignation in Sharkville when the number of the "Hard Hitter" containing this editorial appeared, and threats against the life of the editor were freely indulged in.

The Hon. Phineas Fuddle had his war paint on, and declared that the editor was paid to abuse the business, because it was for the benefit of the "poor man."

Fuddle was one of those cheap statesmen who would steal a chalice if he had the opportunity, and, if he was found out, would swear he did it for the good of the "poor man," toward whom he entertained as much affection as a crane does for eels.

The editor of the "Hard Hitter" paid no heed to the Fuddle family, but went on doing his duty, regardless of the threats and bribes which were alternately held out to him as inducements to let the graveyard insurance business alone.

On one occasion he was offered a five-thousand dollar policy upon a most desirable subject, with only "a bit of one lung" left. The policy was upon that reputable concern known as the Seven Sharks' Mutual Aid Association. As an additional inducement, the editor would not be required to pay any assessments. All he had to do was to hold his policy and his tongue until the subject died, when he would be the recipient of five thousand dollars. This was but one of many tempting

offers, which were declined; and the "Hard Hitter" went on telling its readers the truth, "unawed by fears, uninfluenced by bribes."

Despite all this, the business fairly "boomed." New companies were formed daily. The State Department continued to grant charters to all who wanted them, and some of the agents revelled in riches.

It was a sight to see Squire Sharkey at his desk in "business hours," a long line of patrons extending to the door, or crowding about him with all kinds of questions, and with faces instinct with the eagerness born of the feverish pursuit of wealth.

Their questions were generally after this fashion: "I resaved another notice of an assessment to-day in the Sinners' Relief, squire. What do you think is the matther with the company? All the members seem to be dyin' but my man, and I'm nearly dead broke. Don't you think there's some mistake, squire? Maybe it's a notice of the last assessment I paid. If I was made of money, I cannot stand it at this rate, unless my man dies pretty quick."

"Oh! you'll have a different tune to sing when you are gathering in your five thousand dollars," the squire would say. "But, if you cannot carry your policy, I'd advise you to sell it. You can get a good price."

“Since I carried it so far, I’ll stick to it if the house and lot had to go,” was generally the answer. And the “house and lot” did go, in a number of instances, to meet assessments.

Other anxious policy-holders, who feared, that, if they missed paying an assessment, they would forfeit all claims on the company, were daily callers at the squire’s office to ask “if anybody died to-day,” or, “Did the squire think anybody would die to-morrow?”

The squire was equal to these exacting demands, and bore the brunt of business with equanimity.

His business increased so rapidly, that, in the course of a few weeks, he did not have to leave his office, as all the “risks” he wanted or could attend to came in.

Old persons began to die, but the policy-holders realized little or nothing. As a general thing, some feature of the policy was forged; and if a man whose document called for a thousand dollars did not agree to compromise for fifty dollars, he was told that he could either take that amount, or go to jail for forgery. This prompt method of dealing with “growlers” prevented complaints becoming generally known.

If a man succeeded in realizing five hundred dollars on his policy, which was rarely the case, the incident was trumpeted throughout the country; while not a word was said of the disappointed

hundreds who never realized more than half what they had paid in.

Occasionally the sudden and suspicious death of an old person was attributed to the system; but no inquiry was made, even when the circumstances pointed strongly to guilt.

The criminally inclined were emboldened to their nefarious work by the fact that the district-attorney, the mayor of the town, and the highest officers in the State, were largely interested in the speculation, and that they would therefore hesitate to do any thing that would bring odium upon the business.

By representing that he was about to die soon, Paddy Foggarty realized handsomely upon his own life.

The agents paid him a good price for his signature; and, when he considered it safe to go abroad, he received various prices from callow saloon speculators, merely for the privilege of letting them take out a policy on him.

He was but the shadow of his former self. He drank more than ever, loitered about aimlessly, fell in the gutters, and was frequently brought home by his daughter Kate.

In this way things went on from bad to worse with him, until his money was all gone, and he began to sink in debt.

He had a policy on the life of Granny Donner, and

occasionally an assessment came due. He found it hard work to pay this, as well as the assessments on his own life, which were even more frequent, as the Seven Sharks' Mutual Aid Association collected frequently, whether a subject died or not, and claimed that it paid better than any other graveyard company in Pennsylvania.

Those who held policies on Paddy Foggarty's life thought, as a general thing, that they had made a bad investment. They never failed to treat him to as much whiskey as he could drink, in the hope that it would serve to shorten his life; and on one occasion, while Foggarty was sitting in a saloon half asleep, with his head resting on the table, he overheard a conversation between the proprietor and a well-known policy-holder that caused him great alarm.

"He's asleep," said the policy-holder.

"Yes. Do you hear him snore?" added the saloon-keeper.

Paddy snored loudly. The conversation became more confidential. "I have fifteen thousand dollars on him," said the policy-holder.

"And me ten," added the saloon-man.

"I'm afraid he's a tough subject."

"Whiskey can't kill him," said the saloon-keeper. "I have given him the biggest and worst doses without having any effect."

"Couldn't you put something in it?" suggested the other.

The saloon-keeper shook his head, and said, "It is too risky."

"Not a bit. What is he good for? He's a regular sot now. He won't work any more; and, if his daughter should find him dead in the gutter early in the morning, everybody would say they thought he would come to that. It could be done this very night."

"What way?"

"I have a little powder here that will fix him. You put it in a glass, then I'll wake him up for a treat; and, just as soon as he drinks, you put him out, and say it is time for you to close your place."

The saloon-keeper hesitated. The other, who was a veteran gambler and blackmailer, called for the glass, put the powder in it, and then half filled the measure with whiskey, after which he slapped Paddy on the shoulder, and said, "Wake up, old fellow: we are going to have a drink."

Paddy, who had overheard the conversation, realized for the first time the peril in which he had placed himself by letting all kinds of people take policies on his life. He felt that it was a dangerous calling to be the professional subject of insurance for the graveyard companies; but he did not betray the fears he felt, and, rising drowsily from the table, he moved quietly toward the open door.

"Hold on, Paddy! have a drink with us," said Jasper Yorkey, who had proposed the treat.

"No, gentlemen: it's too late; it's time I was at home," said Foggarty, bounding through the door, and leaving Yorkey and the saloon-keeper thunderstruck.

"Well, that's the first drink I ever saw Paddy Foggarty refuse," said the hotel-keeper.

"Could it be that he overheard us?" said Yorkey.

"Oh, not at all! he is too stupid. It is merely a freak of his."

Just then the sound of excited voices came from the street, mingled with blows, and cries of pain.

"It's a street-fight," said Yorkey, as both men ran to the door, forgetting the glass of poisoned whiskey on the bar.

The saloon-keeper's wife, who was suffering from a severe toothache, came in from a back-room to get some liquor for the purpose of allaying her pain, and, espying the glass more than half full on the counter, drained its contents. When the saloon-keeper returned from the sidewalk, he saw a horrible sight. His wife was lying on the floor, foaming at the mouth. She was dead.



CHAPTER IX.

REALIZING ON SUDDEN DEATH.

"WAS she insured?" was the unfeeling question of Jasper Yorkey, as the saloon-keeper, almost paralyzed with fear, lifted the limp form in his arms, and ran with it to an inner room. He felt the fearful guilt of the murderer in that moment, and did not heed the question which his companion addressed to him.

At last he recovered sufficient presence of mind to tell Yorkey to run for the doctor; and that worthy, realizing that some of the responsibility might attach to him, should the woman die, hastened down street to the house of Dr. Craig.

The doctor was not long in coming, and soon pronounced that the woman was beyond the reach of medical skill.

This solemn fact having been definitely settled, the hotel-keeper resigned himself to the inevitable, and prepared for the funeral, which was largely attended.

"Heart-disease" was given as the cause of death. It wasn't questioned. The husband told

Dr. Craig that his wife was always troubled with disease of the heart; and the doctor, being a young man and a new settler in Sharkville, had no desire to question the statement, although he suspected something different.

His suspicions were confirmed the day after the funeral, when the hotel-keeper entered his office, and submitted a proposition.

"You know how suddenly my wife died, doctor," he said.

"Yes: it was sudden."

"Well, of course there is no help for it now; and, since we can't bring her back, I thought I could make a little money out of the misfortune which overtook me so soon. By getting her insured in the Golden Angel Graveyard Company I can make a thousand dollars; and, if you help me, I will pay you liberally."

"I cannot see how I can help you now," said the sturdy Scotch doctor.

"I'll tell you," said the bereaved husband. "I can arrange with Mr. Fuddle and Dr. Dumbach for an application and certificate of health, dated some days ago, if you will certify that she did not die until last night. That would place the death precisely one day after the policy was supposed to be issued. Fuddle tells me it would be impossible for him to date the application farther back than the day I have mentioned: otherwise I would

not trouble you. For this little job you can have a hundred dollars."

"I don't understand it," said the doctor, with a shake of the head.

"Well, anyhow, walk down street, and we will see somebody else," the saloon-keeper urged.

The doctor's curiosity was aroused. He accompanied his strange visitor to a business house on the most conspicuous portion of the main street, and into a back-room, where the glasses and a "bottle of the best" stood on the sideboard.

"I was talking to the doctor about that matter," said the bereaved husband, addressing a younger man, who suddenly evinced a deep interest in the subject.

"Yes. The lady was my aunt, doctor. We are all very much distressed over her sudden death," said the young man. "But of course it cannot be helped now; and we are willing to pay you any reasonable amount you may demand for your services."

The glasses were filled at this stage of the negotiations, and, after their contents had been drained, the young man resumed: "We will make it two hundred, or three hundred dollars, as the case may be, if you will certify to the date of death, and make it appear that the lady's age was sixty-one."

"My God, mon! I cannot do that," said the

doctor. "She could not have been more than forty years of age."

"We understand that," said the other. "But these facts will be demanded by the Sharkville Board of Health; and you, being the last that attended her, will be called upon to make the certificate."

"I have already sent in my certificate, gentlemen," said the doctor.

"The Divil you have!" the saloon-keeper exclaimed.

"That makes little difference," the young man interposed calmly. "It is the most natural thing in the world that the doctor should make a mistake in the first instance, and rectify it. Let us go and see the agent, Mr. Fuddle himself. Perhaps he will suggest a way."

The office of Phineas Fuddle was next sought. The agent was found in an exciting discussion with a little German, who spoke daggers to him half in English, and half in the Teutonic tongue.

"You vos one gross schvindler!" said the little man. "I pay me three hundred dollars mit dot Golden Angels Graveyard speculations, und now ven my poor old fader die suddenly, you vonts to pay me ninety dollar."

"My friend," said the urbane agent, "we paid you all that could be collected in the class to which your father belonged."

"All dot could be collected! Mein Gott! does not this bolicy I hold say I get me five dousand dollar?" And the claimant flaunted the paper in the agent's face.

"Certainly; and you would get that amount, my dear Mr. Springle, if it could be collected."

"Den this is von schvindle certificate, von graveyard fraud, und you vos a dief, Misther Fuddle, von tam dief!" And as Mr. Springle spoke he grabbed a spittoon to fling at the agent's head, when his hand was caught by Dr. Craig.

"If you don't quit this office now, Mr. Springle, I'll call a constable, and have you arrested for forgery. You know that your father never signed his name to the application, but that you wrote it yourself," said Fuddle energetically.

"You told me do so," said Springle.

"That makes no difference: it was forgery all the same. And you will go to jail for it, unless you quit this place, and never let me see your face again."

Mr. Springle's wrath was somehow allayed by the force of the general agent's remarks, and so he left the office muttering something about "dot golden schvindle graveyard insurance dief."

It was thus the Golden Angel Insurance Company paid its largest policies.

"Take chairs, gentlemen," said Mr. Fuddle politely, as he welcomed his new visitors.

"We are on business," said the saloon-keeper.

"Oh, yes!" said Fuddle. "I understand. Doctor, we will make it worth while for you to arrange this matter. Five hundred dollars is no object; and you can have our note for the amount, to be paid out of the policies."

"Your note!" said the doctor. "I could not think of doing it, even for the ready cash."

"All right, sir," said Fuddle. "We will let the matter stand for the present."

Dr. Craig then left the office, whereupon Fuddle said, "He's a fool! No decent doctor would refuse such an offer, and we can get Dumbach to attend to the business for less than half the amount."

The policy was accordingly made out for five thousand dollars, instead of for one, as had been originally intended. The assessments were collected in due time; and the amount was divided evenly between Phineas Fuddle, Dr. Dumbach, the bereaved husband of the deceased, and her promising nephew, who had been a party to the negotiations.

It may be asked why did not the company question the validity of the claim.

This is easily answered. The company did not have to pay the amount. It merely acted as the collecting agent for the policy-holders; and, since it profited by the proceedings to the extent of re-

taining a discount for the collection of assessments, it was not disposed to grumble, or to kill the goose that laid the golden egg.

The more deaths that occurred, and the more assessments that were collected, the richer did the company become, as a matter of course; and whether a death was *bona fide* or not, natural or unnatural, it was all the same to the Golden Angel Graveyard Insurance Company, whose profits were increased thereby. So intense did the popular craze become at length, that the State Legislature was appealed to for the passage of a law to prevent insurance gambling in human life.

CHAPTER X.

WHAT THE LEGISLATURE DID. — SHARKS AND STATESMEN.

WHEN the bill to prevent insurance gambling was introduced in the Pennsylvania Legislature, there was a flutter among the graveyard sharks, who feared it would destroy their business.

Reasonable minds had no doubt of its passage. The leading papers of the State had exposed and denounced the traffic in old age. Instances were not wanting in which its practices had culminated in crime.

It had turned the heads of farmers, shopkeepers, and honest artisans to such an extent that their property was mortgaged, and their wages swallowed up, in the payment of assessments.

Mechanics earning only fifty dollars a month had to pay forty dollars of that amount in assessments on their policies.

Notices of assessment were numerous. Sometimes they came by the dozen at a time to the same person.

The companies, with no responsibility and no

capital; the agents, with no ability and no scruples; the physicians, with no principle and no consciences, were growing rapidly rich, while the great majority was being fleeced of its wages.

It was thought the knowledge of these facts would compel the Legislature, in response to the intelligent opinion of Pennsylvania, to abolish the graveyard traffic. But this was a mistake.

The bill went through first and second reading in the House of Representatives, after having passed the Senate; and this aroused the sharks, jackals, and agents to a sense of their danger.

How could they stem the tide?

They proved equal to the emergency. A convention was just the thing,—a sort of social science congress, at which the benefits of mutual insurance on the assessment plan would be discussed in its various phases.

The convention of mutual insurance men was accordingly called; and of course no place was so suitable for its deliberations as the State capital, where the Legislature was in session.

It was largely attended. Papers were read, and high-flown speeches indulged in, at the daily sessions of the sharks; but, as one of their number elegantly expressed it, "it was at night that they got their work in."

Usually at that witching hour of night "when churchyards yawn, and hell itself breathes forth

contagion to the world," the gentlemanly graveyard shark met the festive legislator, and engaged him in some of the social diversions of Harrisburg.

The soft-shell crab, the red-head duck, the rollicking terrapin, the dashing champagne, followed by the amorous dance of the Amazons at some swell house of the town, were employed as seductive arguments to convince the representatives of the people that the graveyard insurance traffic was a benefit to the State, a blessing to society, and afforded the poor man an opportunity of getting rich.

The insurance agent was "a sight to see" at the State capital. Solomon in all his glory was nowhere as compared with this individual, all gorgeous in shining stove-pipe hat and broadcloth. No statesman was more imposing; and he discussed terrapin and champagne with the enthusiasm of a nabob.

Of course he occasionally wiped his nose with his napkin, and drank from the finger-bowl; but these little matters did not seriously shock the men with whom he came in contact. It was no wonder that the bill which aimed at wiping out such a substantial citizen should fail. When the feasting and fun proved inadequate to reach a member of the Legislature who was opposed to the graveyard business, he generally heard from some of his influential constituents, who gave him to

understand that it would be to his political advantage to withdraw his support from the bill. If that did not effect the desired purpose, he was told to name the most shaky constituent in his district, and that he could have a policy for five thousand dollars on the life of the said constituent. In this way the support of the bill to abolish graveyard speculation was gradually weakened ; and, although it passed second reading by an overwhelming majority, it just lacked one vote of the constitutional number when it came up for third and final reading. That one vote, with many others, was enjoying itself in one of the committee-rooms, where a banquet was in progress, and the wine was flowing for the benefit of all who would keep away from the House, and abstain from voting for the bill. It was the last night of a memorable session ; and when the speaker announced a recess, the chief clerk introduced a blind fiddler, who made music while the legislators playfully pelted each other with paper wads, and asked, "How is your man?" or adjourned to the committee-room for a draught of the graveyard insurance wine, which flowed in a stream of Bacchanalian glee. In a few hours more the session would be over, and those whose votes were now potent to make or unmake corporations would have no more influence than the blind fiddler who occupied the speaker's chair. The Legislature was finally called to order

for the closing work of the session. As yet, the graveyard sharks were not quite certain that the bill would not pass; and, in the exciting hours which remained, some wild offers were made for votes. Occasionally one was captured for as low as two or three hundred dollars; but a thousand would be no object if it was necessary to capture a needed vote. The graveyard sharks had pooled their issues, and the real object of their convention was to make up a fund with which to defeat the Mutual Assessment Bill. Lobbyists of every kind labored with the statesmen; and it was no uncommon sight to see a member buttonholed by the congressman from his district who was laboring to defeat the bill. At last, the third and final reading of the measure was reached; and, in accordance with the constitution, the speaker directed the calling of the roll. The bill received exactly one hundred votes, being one vote less than the number necessary to make it a law; and when the defeat of the measure was made known Harrisburg rang with mirth. Everybody said, "What a close shave it was!" But the graveyard sharks were not astonished. They had counted on the vote in advance, and did not propose to throw away money by buying one vote too many. Thus the Legislature elected by the people stood up for the protection of the community, and gave the graveyard sharks *carte blanche* for the prosecu-

tion of their money-making business. The Hon. Phineas Fuddle declared that it was "the finest Legislature that ever met in Harrisburg," and that every member deserved to be elected president of a graveyard insurance company.

CHAPTER XI.

PROPOSING A BOGUS DEATH.

THE failure of the Legislature to interfere with the work of the mutual assessment assassins made them bold in Sharkville and elsewhere. The business boomed with renewed energy and recklessness, and was carried on so extensively, that many old persons whose lives had been insured lived in constant dread of being foully dealt with.

The conversation which Paddy Foggarty overheard in the saloon, as reported in a previous chapter, opened his eyes for the first time to the danger of having his life so heavily insured by utter strangers, and from that time forward he was more cautious than ever before. The spectre suspicion haunted him, and robbed him of his rest. Wherever he saw two men conversing confidentially, he thought they were plotting against his life; and it was currently reported that he was the most heavily insured man in Sharkville. He carried three policies, — one on his own life, one on the life of Granny Donner, and one on Hans Sweitzer. Hans showed no symptoms

of an early demise; and Paddy Foggarty, fearing some undefinable fate might overtake himself, decided upon placing the policy which he held on his own life in his wife's hands. He lived in constant terror. He slept but little. He explored every nook and corner of his dwelling before going to bed at night, lest there might be an assassin lurking in his house to stab him when he slept. He feared to eat, and he feared to drink, lest his food might be poisoned by some policy-holder. The saloon-keeper, the grocer, the butcher, the milkman, were all interested in him; and each carried a policy upon his life. Policies on Paddy Foggarty were peddled through all that section of the State; and each of the holders regarded the risk as good, for the reason that Paddy was drinking heavily, they said, had only a bit of a lung left, and could not live long. It was even rumored that he had taken to opium; but this was not the case.

His old-time lightness of heart was gone forever. He could no longer enjoy the merry laugh, the joyous song, the rollicking dance, that had such a charm for him before he heard of the Golden Angel Graveyard Insurance Company; and often, in his solitary moments, he shed bitter tears that ever he had succumbed to the temptation of taking a hand in the business. He feared to venture out of doors after dark, lest some unknown policy-holder might deal him a fatal blow; and so

his life, waking and sleeping, was a misery. He was a hunted man, without peace, without comfort, without joy, and without heart.

His strong-willed wife frequently taunted him with being "a useless fool;" and his ambition could not rise any higher than to say, "You are right, Mary: I am a useless fool. But when I die, my bones will bring you something."

It made his daughter Kate cry to hear these despairing words. She could not understand the great change, and often wondered what the shadow was that hung over their little home.

The gloom was beginning to eclipse the brightness of her own young life; and she found herself growing moody, solitary, and silent.

The assessments came due in rapid succession, and Mrs. Foggarty found herself without credit at the store. Then the little home was sold, and for a short time financial matters ruled easy until the price of their domicile was exhausted.

There was nothing left to Paddy Foggarty but the spectre of fear. He would not go to sleep at night, unless his wife sat up to watch by his bedside; and he feared the very air he breathed would be poisoned. When his wife would doze away, and he awoke trembling, he would call aloud for Kate to come and take a chair outside his bedroom door to watch for an hour while he went to sleep.

His fears were intensified by the numerous sudden deaths which occurred in the neighborhood. Scarce a day passed that one or two old persons did not drop down suddenly, and in each case they were heavily insured. Investigations and coroner's inquests were conducted rather for the purpose of covering up crime than of ferreting it out; as all the officers were heavy policy-holders, and did not incline to over-much inquisitiveness when an old man or woman died.

Some rare instances there were, even in Sharkville, of persons who scorned to speculate in human life; but they were very few, and quite unpopular, for the sole reason that they denounced such a system.

There seemed to be a fraternal bond of union between the "sharks," who were on the lookout for a corpse upon which they expected to realize; and in their convivial gatherings one could fancy that he heard the bones of their victims crunched between their teeth, and saw them drink hot blood, as they feasted and rioted upon the proceeds of a speculative policy.

"How is your man?" was the greeting and the toast.

Whenever a policy-holder replied to this peculiar query, "He died to-day," the eyes of the company would kindle with a baleful light, the "lucky man" was congratulated, and he invariably "wet

his good fortune" by treating all around. The corks went flying, and the glasses were clinked, many a time in Sharkville in joyful celebration of the fact that some poor wight had shuffled off his "mortal coil," and launched his bark of life upon the dark waters of eternity.

Paddy Foggarty knew all this; and he feared the day when Dr. Dumbach and Squire Sharkey and the Hon. Phineas Fuddle would take Fritz Donner by the hand in that back-room, and say, "Fritz, old boy, we congratulate you. Poor Foggarty is dead: bring in a bottle of your best, and put half a dozen on ice."

His wife, who had never seen the serious side of the business until it was forced upon her by her husband's fears, now realized for the first time the great danger to which they were all exposed; and sometimes thought, that, if the graveyard sharks could not compass Paddy Foggarty's death in any other way, they would set the house on fire at night, and burn the whole family within it.

What was at first treated as a joke when the business began had now turned into grim earnestness; and when anybody asked a neighbor, "How is your man?" he meant it just as much as if he were inquiring into the condition of the crops.

"Paddy," said his wife to Foggarty one night, "if you could only quit the dhrink, and us to go

out West, away from this place altogether, I think we might be happy again."

"Ah, Mary, my good is gone! Look at me!"

He certainly presented a sad figure in the dim light, and his sunken eyes and hollow cheeks gave him the appearance of a corpse.

His wife made no reply.

"All I would have to do," continued Paddy, "is to close my eyes, and you could dhraw the money on my two policies. Why couldn't we play such a game, Mary, to get even with the greedy speculators that are so anxious for my death?"

Despite the serious mood into which their sad reflections had thrown his wife, she could not help smiling at Paddy's proposition.

"Ah, that would never work!" she said.

"Why wouldn't it? Shure, not a man of them will question if it's right or wrong," added Paddy, "since they are all anxious to get their money; an' a bogus death would plaze them just as good as any other. If I go West afther the funeral, an' you stay here until you dhraw the money, we can aisily meet again in Denver, or in O'Neill City, where my uncle is. And who will ever know, or ask, or care, in Sharkville again, whether Paddy Foggarty is alive or dead?"

"It wouldn't do, Paddy. And if you were found out, maybe it's how they'd put you in jail for thry-in' to obtain money undher false pretences."

“Never fear that, Mary; never fear! Those who are now anxious for my life would just as soon get the money on me that way as any other, an’ I can get plenty to help me who will be glad o’ the chance. I’ll let three or four good policy-holders into the saycrit, and there will be no throuble of loading a coffin wid a bogus corpse at the last minit. I’d have to lie dead for a day and a night, av’ coorse, to give the naybors the pleasure o’ lookin’ at an ould friend; but it could be managed so that the coffin could be loaded with bricks or a log o’ wood at the last minit, while I got off in disguise, and slipped away in the night. Now I think we could aisily thrust Sharkey an’ Dr. Dumbach and Major Dingle wid the schame.”

“An’ would we let our own Katie know about it?” said Mrs. Foggarty.

“That’s a puzzle,” thought Paddy. “It would be hard for me to desave her, and cruel if I could.”

“We might send her to her uncle’s in Sunbury until the thing was over, in case we found it safe to thry the plan,” said Mrs. Foggarty; “and then, afther the funeral, I could bring her back, and let her into the saycrit.”

“The uncle might hear o’ the death,” suggested Foggarty. “I’m tould he’s a jackal.”

“A jackal? An’ what’s that?”

“A man that visits all the docthers to find out from them who is the most likely among their

patients to die soon, so that the speculators could put policies on them. The companies are gettin' now so that they employ more jackals than agents. Whin a good case is reported by the docther, he gets well paid for it; and the speculators' syndicate insures the party maybe in fifty or a hundred companies, as the case may be, and then sells the policies for a high figure. It's a great business.'

"It's the Divil's business entirely. What in the world came over me to think it was such a good thing in the beginning? Oh! I was blinded and desaved entirely. An' you tell me that my brother Tom is a jackal?"

"Faith, he is! an' he is doin' well out of it too. He'll be too busy to hear any thing about the death, even if Kate goes there; an' I think we might send her away in the mornin'."

"Hadn't you betther wait until your plan is made?"

"That won't take me long. I'll see Dumbach an' Sharkey in the mornin'; and the next time that somebody axes you, 'How is your man?' you can say that he turned up his toes. I might as well die for meself as for anybody else, and turn an honest penny out o' this business, since it has cost me so much."

CHAPTER XII.

SQUIRE SHARKEY IN THE PLOT.

"STILL alive, Paddy?" said Squire Sharkey, as Foggarty entered his crowded office.

"That's all, squire," was the reply. "I'm only walkin' about to save funeral expenses;" and Paddy's "graveyard cough," intensified by his exertion in climbing the stairs leading to the agent's office, cut short his speech.

As soon as he regained the power of utterance, he said, "I'd like a few words wid you in private, squire."

"I'm very busy to-day," said the squire, who felt disposed to give Foggarty the cold shoulder. The fact was, he did not think Foggarty could serve the financial interests of Sharkville half as well in any other direction as by dying; and although the subject looked funereal and cadaverous enough, there was no immediate prospect of his occupying a grave.

"It's something you want to hear I have to say," said Paddy, seeing that the great man was not inclined to give him audience.

“Well, if you’ll cut it short, I’ll give you a minute,” said the agent, throwing down his pen, and appearing very much bored. Then beaming upon his patrons, he added, “Excuse me, gentlemen, for a word with Misther Foggarty.”

“You have a policy or two on me, squire, in your own intherest, I believe,” said Paddy, when they reached the inner room which Squire Sharkey used exclusively for consultation purposes.

“Well, I believe I have,” the squire replied nonchalantly; “but what harm is that?”

“Oh! nothing at all. I haven’t any thing agin you for it, squire, not a thing; but I come to tell you a way you can get your money.”

“What! you are not going to die, Paddy!”

“Faith, I think I am, squire, and I want you to help me.”

“I don’t like to help you in that way, Paddy. Is it how you want money to buy poison?”

This suggested a new thought to Paddy Foggarty, who, seeing that he now had the agent’s undivided attention, said, “Yes. I think if I had a couple of dollars’ worth of arsenic to take between males, I could put meself out of the way aisy, an’ without doin’ any o’ my friends any harm.

“I was always a friend of yours, Paddy,” said the squire, “and would be sorry to see any disgrace come over your family; but I cannot grudge you a couple o’ dollars as a last request.”

Much to Paddy Foggarty's surprise, the squire handed him a two-dollar bill.

"This is simply throwin' a sprat to catch a salmon, squire," said Paddy; "an' now I'll tell you how I propose to die for the benefit o' the policy-holders on my life, and at the same time to clear a little money meself into the bargain."

Paddy then submitted his plan of dying a bogus death, having a bogus wake and a bogus funeral, and then going West to sustain the deception until such time as the policy-holders could realize.

"That's a new fature o' the business," said the squire. "Take a sate, an' we'll talk over it."

Paddy Foggarty was seated, and proceeded to develop his plan. "Av coorse," he added, "it will take some money to carry out the scheme, and give me a dacent burial; and there ought to be a committee of policy-holders to put up the money, an' look afther the arrangements."

"That's aisy," said Sharkey. "If the balance of the business can be managed as well as that, I don't see any reason why we could not put it through. What kind of a death do you propose to die, Paddy?"

"I'll make id as aisy as I can for meself. I think heart disease is about as simple as any other."

"You don't look much like a man that would die of heart disease; but that makes no difference. Shure nobody will ax you how you died."

"An' if they did," said Paddy with a grin, "I would not tell them. I must be laid out where nobody can come near the corpse."

"We'll fix that. The next thing is to pick out the committee of arrangements. Now, who do you think would be the men for the business?"

"Well, yourself, squire, would be a good man at the head of the arrangements; an' I think Dacon Jones, who is a neighbor o' mine, could help. He is a policy-holder, and has five thousand on me."

"The dacon is a first-rate man, an' there isn't a betther jackal in the State."

"Well, as I sed before, there's yourself and the dacon."

"And I think we'd better have Dumbach in too."

Paddy hesitated. "I don't want to let Dumbach be too free about my corpse as long as I can help id. But he is the family docther for the graveyard insurance business; and there cannot be much harm in letting him in, especially as I know he must have a policy or two on me."

"Oh! there isn't a betther-hearted man in Sharkville," said the squire, "than Dumbach."

"What do you say to ould Fuddle, squire? Wouldn't it be a mighty good thing to have him in the bargain?"

The squire shook his head. "Oh, no! We don't want to go to jail on the head of id. And

Fuddle is so jealous o' me because I'm doin' such a big business that he'd squeal as quick as not."

"Well, then, could yourself, and Dacon Jones, and the docther, run the funeral?"

"Certainly we can. The undhertaker would have to be in the saycrit. Who'd be the best?"

"The one that's most intherested," said Paddy, "and that's Dacon Jones."

"The divil a word o' lie you have! The dacon is an undhertaker shure enough, and that makes the thing snug," said the squire.

"I'll expect you to attend to the money part," said Paddy. "Just as soon as you hear o' me death, come to the house, and see that there is plenty o' pipes an' tobacco, and a dhrop o' the crathur for those that wants to dhrink the health o' the corpse."

"Lave that to me. The plan is first-rate; an' we will carry it out, never fear."

Paddy Foggarty left the office of Squire Sharkey with a lighter heart than he had felt for many a day; and as he walked down street with a more erect figure and elastic step than he had shown in some time, he made many a policy-holder boil with envy and indignation.

"There goes Paddy Foggarty," said one. "Bad luck to him! he looks as if he would live for a year."

"Why, I thought Sharkey sed he was dying,"

suggested another. "But, instead of dying, he's getting more spry and sober than ever. He's afraid to drink in any of the saloons, because all the barkeepers have policies on his life, and he thinks they would as lief poison him as not."

Some of those whom Paddy Foggarty met eyed him closely, and walked on in disgust, as much as to say, "How can you have the cheek to live so long?"

Paddy Foggarty felt something of this; and he thought to himself, "Won't there be joy in Sharkville when they hear I'm dead?"

Just then he was accosted by a stranger, — a man of middle age, comfortably though not fashionably dressed, — who said, "Excuse me, sir; but do you know a man in this town named Paddy Foggarty?"

At sound of his own name Paddy started a little, then said, "I do — I know him well."

"What kind of a man is he?"

"About my size," answered Paddy, wondering what the stranger could mean.

"They tell me he is sick," said the other.

"Yes. He is goin' to die."

"Good!"

"Why is id good?" asked Paddy in surprise.

"Because I have a policy on his life in the Golden Angel Graveyard Insurance Company for five thousand dollars, and one in the Seven Sharks for

as much more. I was afraid he was in good health, and might live a long time. That would ruin me, because assessments are coming due so quick."

"Well, you needn't bother your head about Paddy Foggarty, my good man; for he is likely to die this very night."

"How do you know?"

"Bekase it looks that way, sir. Oh, you can make up your mind to it. Go home, and sleep aisy: my word for id, you'll find to-morrow that what I'm tellin' you is thrue, sir."

"Would you take something?" said the stranger, cheered by the information vouchsafed by his new acquaintance.

Paddy hesitated. He had refrained from drinking several days, because he feared they would poison him in the bar-rooms; but the yearning overcame his scruples this time, and he consented to accompany the stranger into a neighboring hotel.

"How do you do, Mr. Foggarty?" said the bartender. "We haven't seen you in an age. By the way, how is your man?"

"Faith, they tell me he is not long for this world," said Paddy dryly.

"Excuse me," said the stranger; "but is your name Foggarty?"

"That's what it is," said Paddy.

"Are you any relation to Paddy Foggarty?"

"I was there when he was born."

"Perhaps you are his brother."

"You came within one of guessin'; for I'm Paddy Foggarty himself."

The astonished stranger dropped his glass, and its contents were spilled upon the counter.

"You are Paddy himself!" he exclaimed; "and it's on you I have the policies!"

"Faith, I believe so!"

"Why, it will rob me keeping up the assessments! But no: I'll put the policies in the fire: that's what I'll do."

"Hould on. Have you them with you?" said Paddy.

"I have."

"I'll give you two dollars for them."

"Give me your money," said the stranger, producing the documents; and the transfer was signed there and then, Paddy Foggarty buying the policies on his own life with the two dollars Squire Sharkey gave him to buy arsenic.

The following morning Sharkville was startled, or rather delighted, by the announcement that Paddy Foggarty was dead.

CHAPTER XIII.

“OUR MAN IS DEAD! HURRAH!”

THE Hon. Phineas Fuddle was resting his avoirdupois against Fritz Donner's bar, and contemplating his morning cocktail, when an old man entered somewhat excitedly, and said, “My man is dead! My man is dead! Hurrah, boys, let us have a drink!” And he swung his hat on high, as if very much elated by the sad intelligence.

Three men were sitting at a table close by the bar, discussing the probable outcome of the graveyard business; and it was to them that the newcomer's remarks were addressed.

“Who was your man, Mr. Schwartz?” asked Fuddle.

“Ah! you know him well, Misther Fuddle,” said Schwartz. “But come, boys, anyway, and let us drink von last glass for the memory of Paddy Foggarty.”

“Paddy Foggarty!” exclaimed a chorus of jubilant voices. “I'll set them up on that myself;” and the men started from their seats, shook hands with each other, with Fuddle, with Schwartz, and



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with Fritz Donner, each declaring that the news was the best he had heard in a year.

"Gentlemen," said Fuddle, "I thought a great deal of poor Paddy Foggarty, and I will have to treat the crowd on the good news. Fritz, let it be a couple of bottles of wine. I think I will clear a cool ten thousand on the deceased."

This is how the leading men of Sharkville were affected by Foggarty's death, or, rather, the news thereof.

When the wine began to flow, a shadow was cast across the festivities by the appearance of the irreconcilable "Hard Hitter," containing the startling statement that there were grave suspicions Paddy Foggarty had been foully dealt with. The paper added that he was heavily insured, and that the graveyard speculation had so upset the minds of men, that they were no longer able to discriminate between right and wrong. "It is time to call a halt on this foul traffic," continued the article; "and we now ask that the authorities investigate this and every other case of sudden or suspicious death that may occur within their jurisdiction. If a thousand fools see fit to band themselves together in a graveyard circle, with the understanding, that, when one dies, the surviving nine hundred and ninety-nine shall be taxed to the extent of one dollar or five dollars each, we have no fault to find; but the so-called

mutual assessment insurance of this State is conducted on a plan entirely different from this. Neither the persons insured, nor their relatives, as a general thing, hold policies, or pay assessments. The policies are chiefly in the hands of speculators, most of whom are unscrupulous. Some well-meaning persons have been induced to speculate, and realize that they do no wrong, merely by holding policies, and paying assessments. The principal offence of such mild speculators is, that they countenance and encourage crime; and we would recommend them to put their policies in the fire forthwith. There is, however, an element of danger, and of grave danger, in this nefarious traffic. The most bloody-minded thug in the region may secure a heavy risk on the life of some person who will fall into his power some time; and we submit whether, in such a case, the committing of murder, to one whose nature it is to kill, would not be regarded as perfectly legitimate, since by such an act he would hope to enrich himself. We now call on the county coroner to give this Foggarty case a prompt and thorough investigation."

"Damn the 'Hard Hitter'! exclaimed Fuddle in a rage. "It will ruin the business."

"Mebbe the editor vos got some money from the regular insurance peoples," suggested Mr. Schwartz.

"Oh, he's a corrupt scoundrel!" said Fuddle. "I offered him two first-class policies of five thousand dollars each to let up; but he told me he could not be bought off with a grave full of gold, until he had broken up the business, and driven the sharks, jackals, and graveyard doctors to the Devil, out of the place. He had the cheek to say it was the ruination of the poor people, and he would fight it to the death, if he stood alone in so doing."

"Suppose you try him with a few more policies," suggested Fritz Donner.

"I'm afraid it's no good; but I'll try, all the same."

The article that created such a lively flutter among the Fuddle party fairly frightened Squire Sharkey, Deacon Jones, and Dr. Dumbach, who were busy arranging for the wake and funeral of Paddy Foggarty.

"It will play the devil with us," said Sharkey. The deacon looked solemn, and remarked that the situation was serious; but Dr. Dumbach took a more hopeful view of the case.

"Gentlemen," he said, "there is no time to be lost. A coroner's visit is inevitable, but I hope to be able to stave off an inquest. We will have to divide our profits with Coroner Mortem; and I had better hurry over to his office, and fix the matter right away. Why doesn't somebody bribe or muzzle that confounded editor?"

"He won't be bribed, and you can't muzzle him," said Sharkey. "We might spoil his influence by circulating a rumor that he is paid by the rich insurance companies to destroy the poor man's insurance."

"Well, there will be time enough for that afterward," said Dumbach; "but at present there is no time to be lost. I must see Dr. Mortem, and fix this infernal thing right away."

Dr. Dumbach then hurried to the office of the coroner, and was dismayed to learn from the assistant that Dr. Mortem had just gone down to Foggarty's to make some inquiries concerning his death.

He waited to hear no more, but darted through the door like a flash, and in the direction of the Foggarty domicile. After a sharp run he overtook Coroner Mortem within a few paces of the "dead" man's door, and pulled him aside.

"Ah, Dumbach! you seem in a hurry," said Dr. Mortem.

"Yes: I want to see you on very important business. Come up to Donner's, and we'll take a bottle while I tell you."

"Just wait until I step into Foggarty's. I understand there has been some foul play connected with his death, and I want to look at him."

"Never mind, oh! never mind now. We will come back to Foggarty's afterward."

"But we are at the door."

"Well, even so. I want to talk to you about that very case, and going in now might spoil all."

Coroner Mortem, under the impression that Dr. Dumbach had important information bearing on the matter, consented to accompany him to Fritz Donner's, where they obtained a room and a bottle of wine to themselves.

About an hour afterwards they emerged together, and walked slowly down to Foggarty's house. At the entrance to the door stood a number of happy-faced people, the expression of whose countenances indicated that most of them were policy-holders. Inside there was a throng of dismal-faced old persons, wrinkled and gray; and these comprised a large portion of the graveyard subjects of Sharkville, from whose death so many persons expected to realize fortunes.

"It's suffocating here!" said Coroner Mortem. "Now, you old folks get out of the way. I want to examine the corpse. — Where is your husband, my good woman?" he added, addressing Mrs. Foggarty.

"Ah, thin! he was the good husband, dochter," said Mrs. Foggarty, holding her apron up to catch the tears. "A betther nor a kinder man never stepped in shoe-leather before he took to the dhrink, bad luck to it!"

"I have no doubt of it, madam. But where is the corpse?" said the coroner.

Mrs. Foggarty was blubbering sadly, but from the corner of her eye cast a significant glance at Dr. Dumbach, as much as to say, "Is it all right?"

Dr. Dumbach returned a re-assuring look, as if to indicate, "It is." Then Mrs. Foggarty led the way to an inner room, where the corpse was "laid out."

The place was darkened considerably by the shading of the windows; and the sickly glimmer of two candles placed on a table at some distance served to intensify the gloom about the bed on which Paddy lay.

An abundance of tobacco and clay pipes adorned the table upon which the candles stood; and close beside it sat half a dozen old persons smoking vigorously, and speaking kind words of the deceased.

The clouds of smoke made the place unbearable; and the scene was so realistic, that it was with great difficulty the coroner could suppress the laughter by which he was convulsed.

There, full-length on the bed, lay Paddy Foggarty covered by a sheet as white as snow, reaching from his chin to his toes. Dumbach had whitened the face, giving him a ghastly look; and upon his breast lay a huge plate heaped high with tobacco.

"Isn't he the fine-lookin' corpse, dochter?" said an old woman, who would make a capital character for the witch scene in Macbeth.

"Remarkably prepossessing," said the coroner. "But this room is unbearable in such hot weather. The corpse cannot stand it to have you smoking in here; and you will either have to sit in the next room, or put out your pipes, — some one of the two."

"All right, docther," said the old woman who had spoken in admiration of the corpse, rising to go; and the others followed her example.

When they were gone, the coroner stepped to the side of the bed on which Paddy lay, and placed his hand upon the forehead of the prostrate man.

The corpse immediately opened its eyes; and the rigid features relaxed into an arch smile, as Paddy said, "Handle me aisy, docther: I died a nathural death."

"So I see," said the coroner. "Don't worry. You are doing well; but the weather is so warm you will soon have to be placed in your coffin."

This rather startled the corpse; and Paddy said with a considerable degree of concern, "Must I go into the coffin, Dr. Dumbach?"

"Oh, yes! we must go through the performance; but Deacon Jones will fill the sides with gimlet-holes, so that you can have all the air you want. Don't be annoyed: we are now getting on finely, and there will be no coroner's inquest."

"Oh, there's no need for that!" said Coroner Mortem. "I am now fully convinced that Mr. Fog-

garty was not foully dealt with, and I will take care to allay the suspicions of the 'Hard Hitter.' ”

When the coroner returned to the crowded room in which the sorrowing Mrs. Foggarty was receiving the consolations and congratulations of her neighbors, he said, “I find every thing all right, Mrs. Foggarty.”

“And you won't have to open on my poor husband, docther?” said the wailing widow.

“Oh, not at all! It is not necessary to cut him open; and you can bury him as soon as you please.”

“God bless you for that, doctor!” said several of the mourners.

“One thing more,” said the doctor. “The weather is so warm, and the house so close, that you will have to keep out of the room where the corpse lies. Mr. Foggarty drank a good deal of whiskey in his time, and won't keep long; and, as the coroner of the county, I must insist upon the sanitary laws being enforced.”

“More power to you, docther,” said several. And Coroner Mortem, having thus discharged the important duties of his office, went his way fully convinced that the scheme would prove a success, and satisfied at having made such a splendid day's wages.

CHAPTER XIV.

THE WAKE OF A WELL INSURED SUBJECT.

PADDY FOGGARTY'S wake was a wild affair. At first, when the shadows of night fell, there was a show of solemnity among the old persons, who smoked, and magnified the virtues of the deceased; but as the hours wore on, and the rowdy element of Sharkville congregated at the house of "mourning," the scenes enacted baffled description.

Men asked each other, half jokingly, how much insurance they had on the life of Paddy Foggarty; and those who held no policies upon him were generally in a despondent mood, and thought it was just their luck to let a good chance go by, without availing themselves of that "tide in the affairs of men, which taken at the flood leads on to fortune."

"How is your man?" was the current query; and, as each new visitor arrived, the question was repeated in chorus for his special benefit.

Stories of the operations of the graveyard insurance business were freely circulated. One man told of a neighbor whose wife died suddenly the

day before under the pressure of thirty thousand dollars' worth of insurance, although neither she nor husband signed an application for a policy in any concern. The woman's husband was very indignant when he ascertained how heavily she was insured; but one of the largest policy-holders paid him five hundred dollars, and he held his peace after that. Another told of an old woman, who, in consideration of a dollar a month during life, and a pair of black silk stockings when she died, gave permission to have her life insured.

"The jackal is the quietest man in the business, and they say he makes a power of money," said a stunted little man, who, in utter defiance of custom, was smoking a short black pipe in preference to the long clay ones provided for the wake.

"An' what's the jackal, Andy?"

"In nathural hithory," said Andy, "we used to call him the lion's purwider; but in the insurance business he is the shark's purwider. He goes to all the docther's officers to find out the names of all the sick and old people that's going to die soon, and then the agents draw policies on them."

Toward midnight all sorts of rude games were in progress in and about the building; and the policy-holders made no secret of their glee over Paddy Foggarty's death. Dancing, singing, drinking, and sociability were generally indulged in.

Late in the night the coffin was carried in by

Deacon Jones ; and with him, as assistants, were Dr. Dumbach, Dr. Mortem, and Squire Sharkey.

Several officious fellows tried to lend a hand ; but their services were firmly declined, and some felt very much offended.

An incident occurred just when Deacon Jones was making it comfortable for Paddy Foggarty in the coffin, that almost broke up the plot.

The spirit of mischief having seized a party of young fellows, who found a calf outside, they caught the animal, and breaking a pane of glass in the window, which was quite close to Paddy Foggarty's bed, they stuck its head through the aperture. The calf could neither move backward nor forward.

By some strange mischance, Paddy Foggarty was first to see the face through the window ; and he exclaimed in a voice hoarse with terror, "Docther, there's the Divil !" Just then the calf bellowed loudly ; and Deacon Jones was so terrified, that he dropped Paddy's head somewhat uncereemoniously, and ran from the room.

The doctors alone retained their equanimity ; and it took their combined efforts to hold Paddy Foggarty in place.

"Keep still, you fool !" whispered Mortem, "it's only a calf !"

"It's the Divil !" said Paddy, with staring eyes.

"Shut your eyes, man !" said Dumbach, "and be quiet !"

There was a lively commotion in the adjoining room. The hilarious mourners somehow imagined that the roar of the calf proceeded from the dead man, and the impression was intensified by the frightened flight of Deacon Jones.

This led to general confusion. Men and women darted in wild disorder to the door, and almost trampled each other to death in their eagerness to escape.

In less than half an hour the entire party had fled, leaving only Drs. Mortem and Dumbach with Mrs. Foggarty and the corpse.

Deacon Jones escaped like the rest; but, as he was about to enter his residence, he saw the body of the calf outside the window of the house of mourning, and realized the cause of his fright. He did not attempt to allay the fears of the panic-stricken crowd, but waited until all had fled, and then returned quietly to release the innocent cause of so much terror.

To the great astonishment of the deacon, he discovered that the calf which had caused so much excitement was his own, and his chagrin was about as great as his fright had been before. It was no easy matter to extricate the animal; and the window had to be pulled out and broken to pieces in the operation.

The day following this episode, Sharkville rang with the story of a most ghastly and terrible affair,

to the effect that the dead man roared while being placed in his coffin. It was not easy to correct the impression thus created; and the fact that Paddy Foggarty's life was so heavily insured lent color in some quarters to the suspicion that he was the victim of foul play, and that his spirit rebelled against the great crime of which he was the victim.

In due time the correct version of the affair, and the part the calf had played in frightening the "mourners," were related, but did not wholly disabuse the minds of those who preferred to rest under the delusion that the panic had been produced by supernatural causes.

Sensation, like truth, travels fast. The story of the occurrence found its way to Sunbury that very day, and reached the ears of Katie Foggarty at her uncle's.

"I know they killed him!" was her first exclamation. "Oh, my poor, poor father! why did I leave home?"

Katie's uncle was away at work when the news of her father's death came; and as the broken-hearted girl unbosomed herself to her aunt, a woman of cold, unsympathetic nature, she said, "Auntie, what shall I do?"

"Wait till morning," said her aunt, "and ride home on the first train."

"Oh! but it might be too late. They may bury him to-day, and I may never see his face again."

“Not at all. They don’t bury people after only one night. They will wake him two nights, at any rate.”

“Ah! you don’t know what terrible people the graveyard sharks are. They may have poisoned my poor father. I must get home.”

“Why, it’s impossible, Kate! How could you get home twenty miles away?”

“I’ll walk, I’ll run, or do any thing; but I must get home.”

It was useless to attempt to dissuade her; and that very afternoon, with a sore heart, she set out for her dreary journey of twenty miles.

CHAPTER XV.

A PLOT TO BURY A LIVE SUBJECT.

THE morning after the wake, Dr. Dumbach walked over to Coroner Mortem's office with a suggestion.

"How are we going to get Foggarty away?" said the coroner. "The funeral ought to take place this afternoon."

"Better not," said Dumbach. "It might excite suspicion, owing to last night's nonsense. Let him have another night of it, and bury him to-morrow morning."

"But you didn't answer my question about how we are going to get the fellow away," said Mortem.

"No. I don't propose to let him get away."

"What then?"

"Why, bury him: have a real funeral. That's my idea. If that fellow gets off, he will turn up one of these days; and it would ruin us in this community to have him come back here, and give us away."

"But he won't do that. Does he not hope to gain by the speculation himself?"

“Well, now, what reliance can you place in a drunkard? Don’t you know that his word is worth nothing? I could hardly trust him to stay away until the money could be collected on the policies, even though it spoiled the whole business. Now, my plan is to box him up in that coffin, haul him off to the graveyard, and pile the clay upon him so rapidly that he will make no sign.”

Dr. Mortem shook his head, and said, “No. That would never do : it would be taking too much of a risk.”

“If you only shrink from it on account of the risk, that need not worry you. I have thought of a plan by which we can obviate all risk. Paddy Foggarty already consents to being in the coffin. He will not object the morning of the funeral to letting us put the lid on, just to make the thing as realistic as possible. The gimlet-holes in the side meet his approval, and will admit plenty of fresh air. Now, when we get the lid on, I propose giving Paddy something that will send him into a sound sleep. He will breathe it through those same gimlet holes, and be none the wiser.”

“Chloroform?”

“Yes.”

“But his wife?”

“We can easily fool her by telling her that we let Paddy escape during her absence from the room.”

“Is it safe?”

“Perfectly.”

“Very well, then: let it be so. I will look to you to carry out the programme.”

“And you will assist in carrying out the details.”

Dumbach was very attentive that day at the house of mourning, and, together with Squire Sharkey, attended to the wants of the alleged corpse, who took three square meals.

Deacon Jones was the subject of considerable sport in the village, but managed to keep up appearances, and continued to make preparations for the funeral.

The attendance at the wake of Paddy Foggarty was even greater the second night than the first. A great many persons were attracted by the story of the supernatural sounds said to have been heard the night before, and the prospect of hearing or seeing a ghost set popular curiosity on tiptoe.

The “corpse” was laid in the coffin, and familiar friends were permitted to take a hurried glance at it.

All declared that it looked as natural as life, and that death was “very becoming” to Mr. Foggarty. Toward midnight the regular hilarity of the wake was at its height. All the old people had gone home, and the quip and joke went flying.

No fewer than twenty graveyard insurance agents

were present. Policies were discussed, and the prospects of the business talked of in a hopeful tone. An adjuster from the home office of the Gates Ajar Mutual Aid Association accompanied the Hon. Phineas Fuddle, and recited some of his experience in settling "claims."

"This," said he, "is the hardest section in the State to get along with. The people are unreasonable, and, if they hold a policy for a thousand dollars, would not be satisfied if they got nine hundred and ninety-nine."

"That's all right, me laddy-buck," said a policy-holder, who, but a few days before, received twenty dollars upon a five-thousand-dollar policy which he held on the life of his late mother. "I paid fifty dollars into your Gates Ajar, and all I got out of it was twenty-five. What kind of insurance do you call that?"

"You got all the division entitled you to. There was only twenty-five or thirty persons in your class," said the agent.

"Your company is a fraud," said the indignant policy-holder, "and I will show it up. I know lots of poor people who are pinching themselves to keep up assessments. I will take your company into the court, and make you show how it is that you induce people to join with the expectation of getting a thousand dollars or five thousand, and then only give them twenty-five."

"You had better keep out of the courts, my man," said the adjuster, "unless you want to go to jail."

"What would I go to jail for, you swindling thief?"

"You misrepresented the age and health of your mother, and, I am informed, had her insured three days after death."

This was too much for the irate policy-holder, whose temper could stand the strain no longer, and he struck out at the adjuster. This led to a general fight. Fuddle took the adjuster's part, and somebody else struck Fuddle. Then somebody else struck Fuddle's assailant, and so on, until every person in the room was actively interested in the proceedings.

Nobody saw the frightened face at the door, and nobody heard the cry of pain that escaped from parched lips as poor Katie Foggarty, footsore and weary, staggered, and fell across the threshold.

There she lay for some minutes, until quiet was restored in some measure among the belligerent graveyard sharks; and then she was carried into the house of Deacon Jones, whose wife, a kind-hearted woman, did all in her power to restore and soothe the sick girl.

"My poor father, my poor father!" cried Kate. "It is too awful! I must see him."

"You must take a little rest and nourishment

first," said Mrs. Jones. "Otherwise you may die too."

"Oh, I don't want to live any more!" said Kate. "I don't want to live any more."

But the soothing words of Mrs. Jones prevailed, and Katie lay down to rest her tired spirit on a lounge in the sitting-room. Mrs. Jones went to bed, and the doors were open, as the deacon and Dr. Dumbach had occasion to come in and out all night.

When every thing was still, Katie Foggarty heard two men quietly enter the room. She recognized the voices as those of Dr. Dumbach and Deacon Jones.

"When will we let Foggarty escape?" said the deacon in a hoarse whisper.

"That's what I wanted to talk to you about. We will not let him escape."

"And why?" said the deacon in astonishment. "Can't we get our money as well by letting him go now as by using violence? His death has been well shammed; and everybody in Sharkville is as fully convinced that Paddy Foggarty is dead as though he were a real corpse."

"And that's why we had better make him one," said Dr. Dumbach. "It would spoil every thing to have him go away, and then come back again, perhaps, before we realized the money on our policies."

Katie Foggarty's heart beat quicker than ever. Then her father was not really dead. Oh, joy to the fevered brain of the loving girl! But these men were conspiring to kill him; and, if they knew that she was in that dark room, they might kill her too.

"And how do you propose to fix it?" said the deacon.

"It is the easiest thing in the world. Paddy, like a fool, consents to having the lid put on his coffin, so as to make the deception complete. He consents that it shall be done in the presence of several citizens, and relies on the gimlet-holes in the side of the coffin for a full supply of fresh air. He hopes that when the lid is put on the room will be cleared, that he will then be released, hidden in some nook or corner while the coffin goes out, and that he can remain secreted until night, when he can escape, and make his way on the midnight train to Philadelphia, and from there to the West. He has the money in his pocket to pay the necessary expenses; but we can easily get that. Now, I propose, as soon as you put on the lid, to help you in adjusting it. I will have with me a sufficient supply of chloroform to throw Paddy Foggarty into a sleep from which he can never awaken."

"The plot is strong," said the deacon, "but mighty risky, doctor."

"Why, who's to know about it? Everybody in

Sharkville knows that Paddy Foggarty is dead, and the next pressing duty of Christian people is to bury him, deacon. We propose to fulfil that duty."

Katie Foggarty's brain was on fire. How could she escape from that room, and give her father warning? The time had come when she must save his life. Perhaps it was Heaven itself that sent her to rescue her poor father from the graveyard sharks. What could she do?

Just then her fears were intensified by hearing Dr. Dumbach say, "Deacon, bring in a light. I want to fix this chloroform, as I may not have such another good opportunity to do so."

"What shall I do?" thought Katie. Then, looking around, she saw an open window a short distance from the lounge. Yes, she would make an effort to escape through that. It was now a question of life and death with her as well as her father. She slid noiselessly from the lounge, and crept quietly to the window. The night was intensely dark, and, once outside, the conspirators would be unable to recognize her. She gained the open window just as Deacon Jones was returning with the light, and with the agility of a cat she sprang out into the darkness.

The noise somewhat startled the doctor, who exclaimed, "What was that, deacon?"

"Only a cat, I expect," said the deacon calmly.

"You are sure there was nobody in the room"?

"Quite sartin," said the deacon.

But Dr. Dumbach was not entirely satisfied. He said, "I'd swear I heard somebody going out of that window, deacon. Now, how can we find out if anybody was here?"

"Why, I'll ask my wife."

"But are you quite certain she'll tell?" said Dumbach dubiously.

"Why, you don't insinuate that there'd be anybody in the house with my wife that she would not tell me about?" said the deacon with some feeling.

"You cannot always expect a woman to tell such things," said the doctor with a sneer.

"I'll go this very minute and ask her," said the deacon, laying the lamp on the table, and hurrying up stairs.

The deacon's wife was in a sound sleep, a fact which was indicated by a well-regulated snore, so that it took some time to arouse her.

"Eh, what's that?" she finally exclaimed, as the deacon, by a lively shake, recalled her to a partial sense of things terrestrial.

"Was anybody in the house to-night, Sally?" said the deacon.

"Why, no. What makes you ask such a question, Deacon Jones?"

"I thought I heard some noise in the sitting-room down stairs."

“Ah, yes! Now, when I come to think of it, there is somebody there.”

“And who is it, pray, Sally?”

“Why, that Foggarty lass, — Katie Foggarty.”

“The Devil it is!” said the deacon; and he fled from the room, leaving his wife thunderstruck over such an unusual explosion of profanity.

When he communicated his information to Dr. Dumbach, the latter bit his lips, and swore.

“What damn fools we are,” he said, “to be caught in such a trap! This girl will give the whole thing away, unless we stop and silence her too. Come, there is no time to be lost. How did you leave the door of Foggarty’s room?”

“I left it locked,” said the deacon.

“Good! Let us go quick. We may be able to undo the mischief.”

CHAPTER XVI.

A DAUGHTER'S DEVOTION.

KATIE FOGGARTY'S first impulse on escaping from the window of Deacon Jones's house was to rush through the crowded room in which the wake was going on; but the boisterous appearance of the crowd, which was engaged in an effort to adjust the ruffled feelings that were disturbed during the recent quarrel, quickly checked this determination, and she decided upon a different plan. To make the matter known among those who were carrying on the wake so zealously might sacrifice all, and forfeit her father's life. There was no time to be lost. She glided noiselessly around to the window of the room in which her father lay, and, pulling it open, leaped in. Paddy Foggarty started up in his coffin at sound of her voice.

"Daddy, daddy!" she exclaimed. "Don't say a word, but follow me. I come to save your life. Don't wait for any thing."

"My Katie, my Katie, I knew it was you! But why did you come back so?"

"Not another word, but come," she said, helping him out of the coffin, then out of the window, saying, "Your life depends on doing what I tell you. They'll kill you if you are here another hour."

He did not stop to question. The old terror was aroused; and, taking her hand in his as they left the window, father and daughter ran in the direction of the woods.

Paddy Foggarty was refreshed by the cool night air. Fortunately he was already dressed, and in his flight he picked up a hat which lay on a table near the window.

"Why must I go without question, Katie?" he asked when they had gone some distance from the house.

"Because," she answered "those bad men proposed taking your life, and burying you in real earnest, for fear it would destroy their chances of getting money on their insurance policies if they let you live. I heard it all by a lucky chance. I believe it was God that sent me to save your life."

Then she told him the conversation which took place between Dr. Dumbach and the deacon, and how they proposed to fasten down his coffin-lid, and give him chloroform through the gimlet-holes.

"The villains!" said Paddy. "What a narrow escape I had! and maybe it's how they would follow us now, and bring me back."



"Your life depends on doing what I tell you. They'll kill you if you are here another hour."

"Never fear. We'll get on the night train at the little station in the woods. You have plenty of money in your pocket to pay our fare ; and once on the train we defy them."

"And how do you know I have money, Kate?" said Paddy, somewhat surprised.

"You see, daddy, I heard a good deal in that room ; and what I heard appears to be right."

"How did you get away?"

"I crawled through the window while the deacon was getting a light for Dr. Dumbach to fix up his chloroform."

"Thunder, alive, but it's them that's desperate ! I wondher what they'll do now."

"They are bad enough to do any thing ; and you may be sure such desperate men can get out of a scrape as easily as they can get into it."

By this time they had reached the little station in the woods. The whistle of the train was heard in the distance, and a few minutes later the glare of the headlight filled the deep ravine with light.

It seemed to Paddy Foggarty as if he were awakening from some terrible nightmare ; and when they were safely seated in the car, and the train began to move, he felt as if he had really risen from the grave, and muttered a prayer of thankfulness for his fortunate escape.

"Did my mother know you were not really dead?" said Kate.

“Yes. The plan was my own at first. It was intended to make believe I was dead ; and, after going through the performance of fastening down the coffin-lid, I was to be let out again, and go away in the night to Denver, to stay there quietly, and leave your mother at home to draw the money on my policies.”

“Then, she doesn’t know that they really intended to kill you ; and every thing will go on as if I had not made the discovery.”

Thus they chatted while the swiftly speeding train bore them fast and far away from Sharkville.

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When Dr. Dumbach and Deacon Jones hastened to the room in which they left the supposed corpse, they felt a sense of relief on finding the door locked, and Squire Sharkey sitting outside it.

“Nobody was in since, squire, I hope ?” said Dr. Dumbach.

“Not a morthal,” said the squire.

“That’s good, deacon,” the doctor whispered to his companion. “Let us hurry in.”

When they entered, their pleasure was turned to disappointment, at finding an empty coffin and an open window.

“We are sold, doctor,” said the deacon. “What will we do ? Is it possible they will inform the authorities ?”

Dr. Dumbach chuckled a low, coarse laugh, and

said, "Ah! never fear, deacon. The plan was Paddy Foggarty's own; and besides, they can prove nothing by what a silly girl was supposed to overhear in a dark room."

"I don't feel quite safe."

"Well, if you want to feel miserable, you may; but I'm not going to share it with you."

"But how are we going to get out of it?"

"Easy enough. Help me put that bar of iron in the coffin; then we'll fasten the lid down, and get ready for the funeral."

"A funeral!" said the deacon in surprise.

"Why, of course! You would not cheat the good people of Sharkville out of a funeral now, would you, when they are aching for the privilege of paying five dollars each for a rig? Oh, no! I believe in carrying out the programme to the letter."

The piece of iron to which the doctor referred was placed in the coffin. The lid was nailed down, and every thing was placed in readiness for a funeral in the morning, as though nothing had occurred.

The morning following was bright and warm, and the street in front of Paddy Foggarty's house was thronged with carriages at an early hour. In good time the coffin was removed to the hearse; and, when the *cortége* was fairly in motion, the people declared it was the finest funeral that ever took place in Sharkville.

About twenty agents of the various graveyard insurance companies doing business in Sharkville appeared in the procession ; and prominent among the number were Squire Sharkey and family, the Hon. Phineas Fuddle and family, ex-congressman Fike, president of the Gates Ajar Insurance Company, besides several others of the most "solid men" in the business.

When the coffin was laid at rest, and the tears of the sorrowing sharks were dried, there was great rejoicing among those who held policies on "poor Paddy Foggarty ;" while the men and women who held policies on stubborn subjects who refused to die experienced a sense of disappointment at the tardiness with which Death performed his duty. It was quickly rumored that no less than two hundred thousand dollars would be realized by Foggarty's death, and this gave the graveyard business an added impetus in and about Sharkville.

CHAPTER XVII.

DEAD-SEA FRUIT.

IN less than ninety days after the supposed death of Paddy Foggarty, the assessments upon the members belonging to the various companies in which policies were held upon his life were collected. It is true that many a policy-holder was disappointed at receiving much less than he had paid in ; but the doctors and agents realized handsomely, as their policies were in well-filled companies.

Mrs. Foggarty received a letter from her husband about a week after his escape, advising her of his safe arrival in Denver, and of his negotiations for a store. He also enjoined her to remain in Sharkville until such time as she could collect on the several policies which she held on her husband's life, and which he thought must realize a large amount. This she did ; but the amount was a disappointment. Out of a total of fifteen thousand which the policies led her to expect, she received three hundred dollars, and was informed, that, if she complained, she would be sent to prison.

She did not complain, but prepared to quit Sharkville as quick as it was possible for her to do so, and at the railway station bought tickets for Denver, for herself and little Mike.

Of course the agents for the Golden Angel Graveyard Company, the Gates Ajar, the Seven Sharks, and kindred institutions, missed no opportunity in circulating that Mrs. Foggarty "made well on her husband, and must have cleared a cool ten thousand out of his death."

This was very stimulating to the business, and there was an exciting demand for policies once more upon the lives of tottering subjects.

When Mrs. Foggarty reached Denver, she was met at the depot by her daughter Kate, who was accompanied by a tall, handsome young fellow.

"Who is that?" said Mrs. Foggarty in a whisper, after the first affectionate greeting of her daughter was over.

"He's my cousin, mother," said Kate archly.

"Your cousin, asthore! Shure you have no cousin out here."

"Well, he's going to be my husband, mother; and that's as good."

"I hope he's not a graveyard insurance agent.

"Not he, mother! He's an honest engineer." And, as Katie spoke, she introduced the young man, saying, "Ned, this is my mother."

"Now, you will please excuse me, Kate," said

Ned Ransom, after exchanging a few words with Kate's mother. "I have to go to work."

"But you'll come to see us on Sunday?"

"Oh, certainly!" And the young man was gone, leaving mother and daughter together.

After walking a considerable distance from the depot, Mrs. Foggarty's eye rested upon a sign which read as follows:—

P. FOGGARTY,
Dealer in Kindling-Wood.

"Why, there's a namesake of ours, Kate!" she said.

"Yes, and a friend of ours too," said Kate. "Let us go in."

Just as they entered the door, Mrs. Foggarty was confronted by a familiar face.

"Paddy, Paddy! is that you?" said Mrs. Foggarty gleefully.

"Faith it is, Mary!" was the hearty reply, "An' how is your man?"

"Throth, he is well an' hearty, I'm glad to say, an' no thanks to the graveyard ghoul's."

In a purer atmosphere than Sharkville the Foggarty family became industrious and comparatively happy after a short time.

Paddy frequently talked in a joking fashion of going to see his own grave in Sharkville, but he never had the slightest intention of doing so;

although his vanity was flattered a good deal on ascertaining that his funeral was the finest ever seen in that part of the country.

Although the adventures of Paddy Foggarty may seem too ridiculous for credence, incidents even more ludicrous are occurring daily in Pennsylvania, wherever a community has been afflicted with the graveyard insurance craze. Nor is its worst work confined to obtaining money under false pretence; since it has been conclusively proven that many men and women have been put to death by violent means, so that the policy sharks might realize on their unholy investments.

Reader, if you are tempted by the delusive hope of sudden wealth to speculate on the life of some poor person, because somebody tells you he cannot live a month, be quick to crush the impious thought, and, if you are the owner of a graveyard policy; put the pernicious paper in the fire. There can be no dalliance with vice without contamination; and a more insidious, infamous, or fiendish system than the graveyard insurance business, for sapping the morals of men or communities, has never been invented by the Evil One himself, whose agents are angels of light as compared with the Sharks of Sharkville.

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